

BANKS, ETC.

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LETTER

FROM

THE SECRETARY OF THE TREASURY,

TRANSMITTING

*A report on Banks, &c., in conformity to the resolution of the House of  
July 10, 1832.*

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MAY 14, 1856.—Ordered to be printed.

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TREASURY DEPARTMENT,

May 13, 1856.

SIR: Enclosed is the report on banks, made out by J. C. Pickett, of this department, in conformity to the resolution of the House of Representatives under date of the 10th of July, 1832.

This report, in addition to the chartered banks, contains a statement of the capital employed in unchartered banks and in brokerage, with a table of population, and the value of property in the several States and Territories, with comparative tables of the number of banks, capital, circulation, &c., as stated in some of the previous reports, and exhibits a continued increase in the number, capital, circulation, &c., of the chartered banks.

Attention is called to the letter of Mr. Pickett, accompanying the report, and his suggestions. It is obvious that without State legislation, there can be no reliable reports upon the number, capital, and circulation of banks; and to make such reports beneficial, they should be quarterly, if not monthly.

It will be seen by this report, that the capital employed in chartered banks in 1837 was over \$290,000,000, and is now over \$343,000,000; and that the capital employed in unchartered banks and brokerage is at least \$118,000,000, viz: more than one third of the sum employed in chartered banks. The combined capital in chartered and unchartered banks being over \$460,000,000, proves that banking is a favorite as well as a profitable business, and does not need chartered privileges to generate or protect it.

There is no datum as to the amount of capital employed in private

banking and brokerage in 1837, and no comparison of the increase of capital in chartered and unchartered banks can be made; but it is believed that the increase of capital employed in private banking has been in a greater proportion than the capital employed in chartered banking, and that a still greater proportioned increase may be expected in future.

The table upon population, and the value of property, is submitted as an approximation; the latter to enable comparisons between the population, value of property, banking capital, and bank-note circulation in the several States and Territories.

I am, very respectfully,

JAMES GUTHRIE,  
*Secretary of the Treasury.*

Hon. N. P. BANKS, Jr.,  
*Speaker of the House of Representatives.*

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WASHINGTON, May 12, 1856.

SIR: In obedience to the instructions contained in your letter of the 9th instant, I now submit the information necessary to enable you to report the condition of the banks throughout the Union, according to the following resolution of the House of Representatives, adopted July 10, 1832:

“*Resolved*, That the Secretary of the Treasury be directed to lay before this House, at the next and each successive session of Congress, copies of such statements or returns, showing the capital, circulation, discount, specie, deposits, and condition of the different State banks, and banking companies, as may have been communicated to the legislatures, governors, or other officers of the several States within the year, and made public; and where such information cannot be obtained, such other authentic information as will best supply the deficiency.”

The first report under this resolution was made in the year 1835, and reports were made annually afterwards, up to 1840. From 1840 to 1845, none were made; but upon the accession of President Polk, they were resumed, and have been continued regularly to the present time, except during a part of the time of President Fillmore's administration.

These reports differ from all the other annual reports made by the departments of the general government in a very important particular—the Treasury Department cannot command the requisite information, but is entirely dependent for it upon the State officers, and the officers of the banks. This occasions much delay, and so retards the preparation of the report, that its usefulness is in no small degree diminished. In general the State and bank officers impart information, by transmitting bank statements promptly and courteously, and with apparent alacrity. In a good many cases, however, although never discourteous, the bank officers have been slow and apparently indifferent, and in some—not a great many during the last year—no statements were transmitted at all; at all events, none were received.



For this evil, a remedy can be applied only by the State legislatures ; Congress, the national Executive, and the departments being all powerless in the premises. The banks in the cities of New York and Boston are required, by law, to make weekly reports of their condition, and the banks in New Orleans make monthly reports. In some of the States bank reports are made quarter-yearly, in some semi-annually, in others annually ; and in one State, at least, so little regularity is observed, that the time for reporting is made to depend upon the governor's proclamation. The inconvenience, in a national point of view, of this mode of rendering bank statements, is too obvious to need any comment. It might be easily remedied, however, by a little State legislation. Nothing more is necessary than for the legislatures to make it the duty of the banks to furnish statements of their condition at the end of every quarter, or, what would be still better, and as you have suggested in your report of last year, at the end of every month. If this were done, and the returns, or a synopsis or summary of them, were transmitted promptly to the Treasury Department, all the important facts relating to the banks—their capital, discounts, circulation, specie, deposits, &c., &c.,—except those on and towards the Pacific, when there shall be chartered banks in that region—might be published to the country in one month, or less, after the dates of the returns. As it is now, the information when published is so old as to be of no great advantage to any one, except to statesmen, statisticians, political economists, and speculative financiers. In the report about to be made by you, there will be bank returns dated more than one year since, and others seven or eight months. Owing to the manner of making and publishing them, they do not, in some cases, reach the Treasury Department until some months after they are made ; and when received, they have to lie over until they can be embodied in the annual report. The many advantages that would result from a quarterly or a monthly exposition, are too palpable to require any illustration. The merchant, the capitalist, the practical financier, and the business man operating largely, would all be benefited, and even the banks themselves would be—all, at least, that are conducted on sound and legitimate banking principles ; and those that are not so conducted ought to be exposed. In this all will concur, it is to be presumed, not excepting those, even, who are in favor of the largest liberty of banking.

In Europe, so important is it considered to be, that the status and operations of the banks should be made public, that the reports are regularly and frequently made under the supervision of the national governments. In London a weekly statement of the condition of the Bank of England is made, and a quarter-yearly one of the other banks—not oftener ; because the Bank of England is the great regulator, and because the “country banks,” as those out of London are called, do not possess either the power, the privileges, or the facilities for increasing or diminishing the circulation which the banks in this country possess. In all the leading commercial countries of Europe, this is a subject which receives the constant and vigilant attention of the governments ; and this is the only great commercial and great banking country in the world, probably, in which the central government can

exercise no control and no supervision over the banking institutions. Here it cannot require bank statements to be periodically made, and perhaps it ought not to do anything more than to publish them when received from State officers. But if this and no more were done, the publication would have, no doubt, a salutary influence, and might even avert a financial crisis now and then, and do something towards arresting the frequently recurring fluctuations, convulsions, and revolutions that afflict and disturb the money and other markets. For want of notice and warning of impending financial difficulties, bank expansions and bank contractions take place, without there being any suspicion in the public mind of what is going on, the only notice being, in the one case, an inundation of bank paper; and in the other, great stringency and distress in the money market. To correct this in a considerable degree, and in a great degree perhaps, no control need be exercised by the general government, and but little supervision—none that could be denounced as an encroachment on State rights, and none that could offend State sensibilities. All that is required to effect much good is a little judicious regulation by the State legislatures.

The present report includes returns from 1,398 banks and branches, with a reported capital of \$343,874,272; showing an increase during the year of ninety-one in the number of banks and branches, and of \$11,696,984 in the amount of capital paid in. Their specie has been increased between five and six millions, or from \$53,944,546 to \$59,314,063; and their circulation between eight and nine millions, or from \$186,952,223 to \$195,747,950. The greatest increase of capital has been in the eastern and middle States, and of specie and circulation in the southern and southwestern States. In the eastern and western States, the circulation has been reduced apparently.

The table EE, appended to the bank report, is the result of an attempt made, under your instructions, to ascertain the amount of capital employed in the United States, by private unchartered banks, and by exchange brokers. With the view of collecting information upon this subject, circular letters were addressed in December last to all the collectors of the customs, and to the postmasters residing in places where it was supposed there might be capital of that description. To these circulars replies have been very generally received, and about one-third of them state that more or less capital is so employed in the cities and towns from which they were transmitted. Some of the reports are vague and inaccurate, no doubt, as they have been based occasionally upon hearsay and common report, and are to be regarded in such cases as opinions rather than as facts. In general, however, they may be considered to be the statements of the bankers and brokers themselves; and if in some cases they may have exaggerated the amount of their capital, in others they have probably reduced it, so as to produce something like an equilibrium. This table should not be understood to be presented as possessing the accuracy of an official document, or any great degree of reliability even. It is based, however, upon the best data that could be had, and is as accurate, probably, as one of the kind could be made without resorting to a more searching and authoritative process for obtaining materials for it than was employed, or than could be employed. The result is curious.

In some of the States, populous, wealthy, and commercial in no small degree, there seems to be no capital at all of the description inquired for—none is reported; and in those States, all or very nearly all the persons to whom circulars were addressed replied to them, and uniformly in the negative. More than two-thirds of the whole capital is employed in the cities of Philadelphia, New York, and Boston. It may be assumed, perhaps, without any danger of being very far wrong, that the capital employed at the beginning of the present year in private unchartered banking, and in the exchange business, was not much more or much less than \$125,000,000. The amount in the table is \$118,036,080.

The table FF, prepared in obedience to your instructions, is intended to show the present population of the United States, and the value of all the property therein. This table has been prepared in part from authentic official documents, and in part upon estimates made upon the most reliable data that could be obtained. In the absence of official returns of recent date, the census for 1840 and that for 1850 have been used, and the results arrived at by comparison and inference; it being assumed in the calculations, that the population and wealth of the country have advanced, since 1840, *pari passu*. This method of calculating precludes the possibility almost of exaggerating the value of the property, for it must be known to everybody, that during the last seven years wealth has advanced more rapidly than the population, notwithstanding the unparalleled increase of the latter. In some of the States, the official valuation is so low, that it has been necessary to add to it pretty largely, as you have suggested should be done, in order to give the estimate any degree of plausibility. For example, according to the latest official returns, the property in the State of Pennsylvania is valued at \$531,731,304 only. This has been increased to \$1,031,731,304, and is still, in all probability, considerably below the real amount. In the same way, additions have been made to the official valuations for the States of Virginia, Tennessee, and Missouri, and might be made with propriety, it is likely, to the valuations of several other States. State valuations are made always for assessment purposes, and the property not subject to taxation, of which there is a considerable amount in some of the States, and some in all, is not valued; and that which is, is often estimated at a very low rate—much, as everyone knows, under its vendible, market value.

The whole value of the property in the United States, according to official returns and to estimates, is \$9,817,611,072; and with \$1,500,000,000 added, in accordance with your suggestion, for undervaluations, for property not valued, and for increase in the value of property during the last five years, the total amount is \$11,317,611,072. Fifteen hundred millions is but little more than fifteen per cent. upon the whole, and is not too much, probably, to cover all deficiencies. Within thirty years this vast sum will be doubled, and in less than three-quarters of a century this country will possess more collective material wealth than any other in the world, not excepting even the gigantic empire of Russia, the ancient and populous empire of China,

or the opulent and commercial one of Great Britain, India included, should India continue to constitute a part of it.

The whole of the population in the United States amounts now, according to the table, to 26,964,312. Of course these numbers, like the value of the property, can be nothing more than an approximation to the truth, more or less accurate. In a country like ours, into which there is constantly flowing a tide of immigration, and a tide of emigration—comparatively a weak one, however—constantly flowing out of it, and where, in all parts of it, there is an unintermitting migratory movement, it is impossible to ascertain the amount of population with much exactness for any given period, except by actual official enumerations, made at the same time in all the States and Territories.

To the table FF notes are subjoined, which will explain to those who may examine it, how the results given in it have been arrived at.

I have the honor to be, very respectfully, your obedient servant,

J. C. PICKETT.

Hon. JAMES GUTHRIE,

*Secretary of the Treasury.*

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#### MEMORANDA.

In all the tables prepared in the Treasury Department the following general rules have been observed:

1. The net amount of the capital of the banks has been given whenever it could be ascertained. So, whenever a bank appears to have bought shares of its own stock, that amount has been deducted from its gross capital. Bank stock thus bought in, stands on the same footing as bank stock not paid in.

2. The capital is placed first; and next to it, "loans and discounts, stocks, real estate, and other investments," to show at one view the whole investments of each bank supposed to yield income, and the ratio these investments bear to the capital paid in.

3. The next four columns, "sums due by other banks, notes of other banks on hand, specie funds, and specie," comprise all the immediate means of the banks.

4. The next three columns, "circulation, deposits, and sums due to other banks," comprise all the immediate liabilities of the banks.

Under the head of "deposits" are included "dividends unpaid," and all other sums due on demand, as far as could be ascertained.

5. The four columns, "circulation, deposits, sums due to other banks, and other liabilities," include all the liabilities of the banks, excepting what is due to their own stockholders for capital paid in and profits acquired.

From these general tables the items "profit and loss, surplus, and contingent funds," &c., &c., are excluded; partly because they are, as Mr. Gallatin observes, "merely balancing accounts," and partly because they cannot be conveniently introduced on a sheet of the size of that on which the public documents are printed.

## A.

## ANNUAL REPORT OF THE BANK COMMISSIONERS OF MAINE, 1855.

*To the honorable Governor and Council:*

The commissioners having closed their annual examination of the banks in this State, respectfully report:

That they appear to be abundantly able to meet their liabilities to the public, and are entitled to the continued confidence of the community.

At the date of the last annual report of the commissioners, there were incorporated in the State seventy-one banks, with a capital of \$7,301,252. During the present year nine new banks have been chartered, six of which have gone into operation, with a capital of \$187,525, viz:

Name of bank.	Town.	Amount of stock.
Alfred Bank .....	Alfred .....	\$29,225 00
Auburn Bank .....	Auburn .....	50,000 00
Bath Bank .....	Bath .....	25,550 00
Canton Bank .....	China .....	25,425 00
Oakland Bank .....	Gardiner .....	29,025 00
Peoples' Bank .....	Waterville .....	28,300 00
Total .....	.....	187,525 00

Sixteen of the old banks have increased their capital, as follows:

Name of bank.	Town.	Amount of stock.
American Bank .....	Hallowell .....	\$25,250 00
Bank of Winthrop .....	Winthrop .....	25,000 00
Bucksport Bank .....	Bucksport .....	40,087 22
Belfast Bank .....	Belfast .....	25,000 00
Canal Bank .....	Portland .....	11,978 00
Casco Bank .....	do .....	81,100 00
Eastern Bank .....	Bangor .....	50,000 00
Grocers' Bank .....	do .....	37,500 00
Mousam River Bank .....	Sanford .....	23,850 00
Market Bank .....	Bangor .....	25,000 00
North Bank .....	Rockland .....	19,127 00
Newcastle Bank .....	Newcastle .....	16,407 75
Ocean Bank .....	Kennebunk .....	75,000 00
State Bank .....	Augusta .....	24,800 00
Somerset Bank .....	Skowhegan .....	17,425 00
Total .....	.....	497,524 97

Two banks, China and Ship Builders', have been discontinued; and a third, the Atlantic Bank, Portland, has surrendered its charter, and is rapidly bringing its affairs to a close, having already reduced its amount of stock from \$200,000 to \$111,600. The China Bank has but \$6,600 in circulation, and has amply provided for the redemption of its bills through the Canton Bank. The affairs of the Ship Builders' Bank are in the hands of receivers. As no report has yet been made to the supreme judicial court, we have no reliable information of its condition.



Three banks, chartered at the last session of the legislature, viz: City Bank, Biddeford; Fairfield Bank, Fairfield; and West Buxton Bank, Buxton, have not yet commenced operation. The number of banks in actual operation at the present time is seventy-five, and the increase in capital during the past year, deducting the amount withdrawn by the closing banks, is found to be \$423,449 97, making the total amount of capital invested in the banks of the State of Maine to be \$7,724,701 97.

With one exception, the amount of capital authorized to the new banks has not been wholly paid in. The amount of chartered capital which has not been taken up is \$312,475, which added to the present capital employed, makes the authorized capital of the State \$8,037,176 97.

The circulation has diminished during the past year, notwithstanding the increase of capital, more than the amount of that increase.

In 1854 the circulation was .....	\$5,691,815 00
In 1855 the circulation is .....	5,169,829 00

The deposits, also, have suffered a diminution in nearly the same proportion as the circulation.

In 1854 the deposits were .....	\$2,891,226 24
In 1855 the deposits are .....	2,464,941 58

It will be seen, however, that the profits have largely increased during the year.

In 1854 the profits were .....	\$550,704 63
In 1855 the profits are .....	617,484 11

The loan has been diminished about \$300,000.

In 1854 the loan was .....	\$13,181,908 28
In 1855 the loan is .....	12,861,042 00

The balance due from other banks is nearly the same as last year.

In 1854 the balance due from other banks was .....	\$1,781,065 20
In 1855 the balance due from other banks is .....	1,799,003 78

Notwithstanding the increase of banking capital in the years 1854 and 1855, the specie has constantly diminished. The increase of capital during those years was \$2,267,546 97, yet during the same period the specie has diminished \$434,519 98.

In 1853 the amount of specie was .....	\$1,203,186 82
In 1854 the amount of specie was .....	1,025,208 97
In 1855 the amount of specie is .....	768,666 84
In 1854 the amount due from other banks and bills was .....	2,321,039 51
In 1855 the amount due from other banks and bills is .....	2,370,811 16
In 1854 there were due to other banks .....	172,628 34
In 1855 there is due to other banks .....	108,170 33
The amount of paper discounted in 1854 was .....	42,133,712 28
The amount of paper discounted in 1855 was .....	41,629,906 19

Most of the banks have complied with the provisions of the law of

1855, in relation to settlements with the cashier; but in some instances the requirement has been entirely overlooked. In fact it appeared in one instance, that no settlement had been made for more than four years. Such remissness on the part of the directors is exceedingly reprehensible, for however honest he may be, the cashier is entitled to know that the confidence of the directors and stockholders is not the result of a blind faith, but of an actual knowledge of the condition of the bank. The law is founded in a wisdom that seeks the advantage of stockholders as well as the public, and if they would escape from the liabilities imposed by the banking laws, they should see to it that this provision is rigidly enforced.

We found that several of the cashiers had not renewed their bonds, under the impression that the law of last winter, requiring the directors to make an examination in regard to "the responsibility of the sureties on the bond of the cashier," was a virtual repeal of the general law requiring cashiers to file their bonds annually. The provision does not seem open to such a construction, but was evidently intended to secure the examination by the directors, and their approval of the bond required by law.

## A 1.

*Abstract from the returns of the cashiers of the several incorporated banks in Maine, as they existed on the Saturday preceding the first Monday of January, 1856; prepared in conformity to the provisions of the revised statutes, chapter 77, section 59, and an act of the legislature, approved April 23, 1852.*

	Androscoggin Bank.	Augusta Bank.	American Bank.	Auburn Bank.	Alfred Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock .....	\$50,000 00	\$88,000 00	\$75,000 00	\$50,000 00	* \$50,000 00
Bills in circulation .....	21,413 00	73,182 00	60,978 00	59,778 00	37,439 00
Net profits on hand .....	6,491 22	10,827 49	5,443 63	2,019 54	1,505 60
Balances due to other banks .....	573 00	527 36	163 25		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	15,588 93	28,815 56	10,911 72	9,863 66	3,905 69
Cash deposited bearing interest.....	None.		3,750 00		
Total amount due from the banks.	94,066 15	201,352 41	156,246 60	121,661 20	92,850 29
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses .....	3,340 62	10,905 87	9,178 42	10,602 24	6,326 46
Real estate .....	800 00	4,679 30	1,961 74	1,500 00	†1,670 57
Bills of other banks incorporated in this State .....	‡6,242 27	5,202 00	4,241 00	2,433 00	1,377 00
Bills of other banks without this State .....		1,244 00	250 00	917 00	1,278 00
Balances due from other banks.....	14,086 59	23,624 79	6,518 85	17,326 99	18,451 65
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	69,596 67	155,696 45	134,036 59	88,881 97	63,746 61
Total amount of resources of banks.	94,066 15	201,352 41	156,246 60	121,661 20	92,850 29
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	3 per cent., 1,500 00 Jan. 1, 1855.	5 per cent., 4,400 00 Oct. 1, 1855.	5 per cent., 3,750 00 July 3, 1855.	4 per cent., 2,000 00 Oct. 1, 1855.	
Amount of reserved profits at the time of declaring the last dividend.....	4,763 48	7,453 64	1,837 72	677 68	
Amount of debts due and not paid, and considered as doubtful.....	Uncertain.		None.		
Bills in circulation under five dollars.....	§2,000 00	§20,000 00	§12,000 00	§14,000 00	9,614 00
Amount due from president and directors as principals.....	3,800 00	Nothing.	13,464 36		7,263 02
Amount due from president and directors as sureties.....	2,975 26		6,817 00	3,922 00	13,228 62
Amount due from stockholders as principals, exclusive of directors.	280 64	1,800 00	23,144 74	444 73	11,656 30

\* Safe, plates, and fixtures.

† Half capital stock paid in September 1, 1855; balance, January 5, 1856.

‡ And out of the State, including checks.

§ About.

## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bank of Cumberland.	Bank of State of Maine.	Bank of Hallowell.	Bank of Somerset.	Bank of Winthrop.
DUE FROM THE BANKS.					
Capital stock.....	\$200,000 00	\$250,000 00	\$100,000 00	\$50,000 00	\$75,000 00
Bills in circulation .....	139,274 00	44,638 00	83,212 00	66,796 00	84,115 00
Net profits on hand.....	26,319 42	37,015 90	3,113 39	3,459 58	10,610 66
Balances due to other banks .....	369 53	843 68	.....	.....	None.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	76,047 37	28,721 16	5,887 36	5,116 25	12,292 82
Cash deposited bearing interest....	.....	3,731 62	6,480 00	2,000 00	2,000 00
Total amount due from the banks.	442,010 32	364,950 36	198,692 75	127,371 83	184,018 48
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking-houses.....	18,112 08	4,082 19	10,243 58	12,641 06	11,197 58
Real estate.....	10,000 00	.....	.....	2,000 00	None.
Bills of other banks incorporated in this State .....	32,588 00	.....	451 00	*1,612 00	434 00
Bills of other banks without this State .....	15,509 06	.....	.....	400 00	750 00
Balances due from other banks....	31,791 39	13,308 26	1,901 92	11,458 93	21,692 01
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	344,009 79	347,559 91	186,096 25	99,259 84	150,034 89
Total amount of resources of banks.	442,010 32	364,950 36	198,692 75	127,371 83	184,018 48
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared .....	5 per cent., 10,000 00 Sept. 29, 1855.	5 per cent., 12,500 00 Oct. 1, 1855.	3 per cent., 3,000 00 Oct. 1, 1855.	4½ per cent., 2,000 00 Oct. 1, 1855.	5½ per cent., 3,750 00 Oct. 1, 1855.
Amount of reserved profits at the time of declaring the last divi- dend .....	20,885 22	30,038 69	1,551 86	1,508 65	6,760 84
Amount of debts due and not paid, and considered as doubtful .....	.....	7,323 49	None.	Uncertain.	None.
Bills in circulation under five dol- lars.....	9,334 00	15,000 00	.....	12,000 00	16,000 00
Amount due from president and directors as principals.....	2,516 55	None.	8,261 29	2,000 00	100 00
Amount due from president and directors as sureties.....	5,480 02	6,584 63	11,122 86	23,449 82	8,428 16
Amount due from stockholders as principals, exclusive of directors.	11,728 29	49,000 00	1,369 71	Nothing.	2,000 00

\* And checks.

† Including checks.

‡ And Carpenter &amp; Co.

§ About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Bank of Commerce.	Bath Bank.	Biddeford Bank.	Belfast Bank.	Brunswick Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$75,000 00	\$50,000 00	\$150,000 00	\$100,000 00	\$60,000 00
Bills in circulation.....	41,866 00	41,600 00	114,874 00	77,042 00	15,742 00
Net profits on hand.....	*1,714 25	1,492 11	12,631 48	3,154 57	13,665 84
Balances due to other banks.....			263 02		133 03
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	8,466 70	16,297 59	†37,323 29	41,442 90	4,972 65
Cash deposited bearing interest.....					
<b>Total amount due from the banks.</b>	<b>127,046 95</b>	<b>109,389 70</b>	<b>315,091 79</b>	<b>221,639 47</b>	<b>94,513 52</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	5,716 28	6,215 77	14,580 27	9,218 64	2,277 58
Real estate.....		600 00		‡2,046 72	500 00
Bills of other banks incorporated in this State.....	1,408 00	4,801 00	4,274 00	642 00	102 00
Bills of other banks without this State.....	‖711 36	320 00	3,199 00	395 00	
Balances due from other banks....	17,753 36	23,519 37	23,730 20	24,499 95	12,834 84
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks....	101,457 95	73,933 56	269,308 32	184,837 16	78,799 10
<b>Total amount of resources of banks.</b>	<b>127,046 95</b>	<b>109,389 70</b>	<b>315,091 79</b>	<b>221,639 47</b>	<b>94,513 52</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	4½ per cent. 3,375 00 Oct. 1, 1855		4 per cent., 6,000 00 Oct. 1, 1855.	4 per cent., 4,000 00 Oct. 1, 1855.	4 per cent., 2,400 00 Oct. 1, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	228 36		8,994 87	1,061 91	12,367 56
Amount of debts due and not paid, and considered as doubtful.....					None.
Bills in circulation under five dollars.....	14,866 00	9,000 00	15,190 00	\$11,000 00	\$1,500 00
Amount due from president and directors as principals.....	20,018 13	824 40	1,000 00	6,850 00	11,748 74
Amount due from president and directors as sureties.....	24,066 50	4,620 16	2,644 97	16,758 39	5,004 60
Amount due from stockholders as principals, exclusive of directors.	6,046 35	9,144 47	4,626 95	14,320 94	2,000 00

\* Including \$166 50 unpaid dividends.

† And safes.

‖ And checks.

‡ Including \$432 00 unpaid dividends.

§ About.



## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bucksport Bank.	Canton Bank.	Canal Bank.	Calais Bank.	Casco Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$75,000 00	\$27,843 82	\$600,000 00	\$100,000 00	\$500,000 00
Bills in circulation.....	71,043 00	23,065 00	405,861 00	78,817 00	391,666 00
Net profits on hand.....	3,986 76	*606 07	59,773 05	14,488 28	58,886 79
Balances due to other banks.....		None.	14,648 06	9,186 98	5,853 46
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	14,328 47	239 74	188,834 39	20,854 88	265,697 38
Cash deposited bearing interest.....	7,300 00	None.	.....	.....	None.
<b>Total amount due from the banks.</b>	<b>171,658 23</b>	<b>51,754 63</b>	<b>1,269,116 50</b>	<b>223,347 14</b>	<b>1,322,103 63</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	11,577 12	3,104 45	40,431 23	16,367 57	52,811 79
Real estate.....		None.	500 00	3,000 00	8,000 00
Bills of other banks incorporated in this State.....	1,451 00	659 00	57,455 00	520 00	52,310 00
Bills of other banks without this State.....	1,993 00	10 00	14,500 00	8,705 90	2,914 00
Balances due from other banks....	33,535 24	3,963 52	49,298 76	1,348 24	56,017 78
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	123,101 87	44,018 66	1,116,931 51	193,406 33	1,150,050 06
<b>Total amount of resources of banks.</b>	<b>171,658 23</b>	<b>51,754 63</b>	<b>1,269,116 50</b>	<b>223,347 14</b>	<b>1,322,103 63</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	5 per cent., 2,500 00 Oct. 1, 1855.	None.	4 per cent., 24,000 00 Oct. 1, 1855.	4 per cent., 4,000 00 July 15, 1855.	4 per cent., 20,000 00 Oct. 1, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	1,354 32	None.	42,668 05	9,558 17	44,550 32
Amount of debts due and not paid, and considered as doubtful.....	Uncertain.	None.	.....	None.	710 56
Bills in circulation under five dollars.....	16,797 00	15,000 00	140,000 00	116,000 00	154,800 00
Amount due from president and directors as principals.....	6,672 83	100 00	21,300 00	907 50	21,029 97
Amount due from president and directors as sureties.....	13,355 57	3,750 00	18,855 71	12,719 42	64,405 65
Amount due from stockholders as principals, exclusive of directors.	15,722 81	10,898 53	1,500 00	27,676 20	79,778 29

\* Safe and appurtenances to banking room paid for, besides this amount of profits on hand.

† About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	City Bank, Bangor.	City Bank, Bath.	Cobossee Con- tee Bank.	Commercial Bank.	Eastern Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$100,000 00	\$125,000 00	\$100,000 00	\$100,000 00	\$200,000 00
Bills in circulation .....	73,993 00	83,498 00	49,515 00	47,973 00	77,980 00
Net profits on hand.....*	8,336 91	4,210 61	6,556 07	2,884 60	11,388 86
Balances due to other banks.....		1,288 76	256 27	2,837 00	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	*26,422 23	19,178 75	19,667 49	14,758 28	25,075 97
Cash deposited bearing interest....	2,859 83		None.		
Total amount due from the banks.	211,611 97	233,176 12	175,994 83	168,452 88	314,444 83
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses.....	9,067 38	7,598 24	2,421 86	3,289 75	4,406 63
Real estate .....			None.	Nothing.	
Bills of other banks incorporated in this State .....	†10,733 00	6,586 00	52 00	3,187 00	1,026 00
Bills of other banks without this State .....	‡2,300 00	100 00	‡203 00	2,376 00	1,758 00
Balances due from other banks....	8,724 86	45,594 72	22,289 44	18,704 43	3,134 94
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	180,786 73	173,297 16	151,028 53	140,895 70	304,119 26
Total amount of resources of banks.	211,611 97	233,176 12	175,994 83	168,452 88	314,444 83
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	3 per cent., 3,000 00 Oct. 13, 1855	4 per cent., 5,000 00 Sept. 24, 1855	\$5 per cent., 5,000 00 July 2, 1855	4 per cent., 4,000 00 Oct. 1, 1855	5 per cent., 8,805 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend .....	6,928 46	1,669 09	1,433 46	751 44	5,752 89
Amount of debts due and not paid, and considered as doubtful .....	Uncertain.		Nothing.	†600 00	
Bills in circulation under five dol- lars .....	Unknown.	†12,000 00	†9,103 00	†4,000 00	†15,000 00
Amount due from president and directors as principals .....	3,350 00	852 78	3,500 00	7,325 00	10,302 00
Amount due from president and directors as sureties .....	3,513 65		5,200 00	4,597 53	29,176 20
Amount due from stockholders as principals, exclusive of directors.	22,104 32	16,683 27	8,417 53	9,395 88	3,600 00

\* Including \$300 unpaid dividends.

† About.

‡ And checks.

§ For six months

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Ellsworth Bank.	Exchange Bank.	Farmers' Bank.	Freeman's Bank.	Frontier Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$125,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$75,000 00
Bills in circulation .....	25,614 00	48,333 00	31,601 00	60,131 00	40,107 00
Net profits on hand .....	Uncertain.	1,585 17	6,706 18	9,187 92	14,623 88
Balances due to other banks .....	*35,391 25	.....	None.	.....	12,159 77
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted. . .	856 06	44,420 27	15,272 33	41,105 45	35,545 50
Cash deposited bearing interest ...	3,810 30	1,552 50	4,080 00	.....	3,800 00
<b>Total amount due from the banks .</b>	<b>190,671 61</b>	<b>105,890 94</b>	<b>157,659 51</b>	<b>185,424 37</b>	<b>181,236 15</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses.....	8,065 00	8,386 20	2,450 13	11,641 83	18,072 92
Real estate.....	.....	.....	4,400 00	510 59	.....
Bills of other banks incorporated in this State .....	408 00	1,056 00	1,550 00	3,200 00	409 00
Bills of other banks without this State .....	390 00	245 00	997 00	419,707 00	13,000 00
Balances due from other banks ...	17,449 32	21,241 92	6,199 60	21,898 18	9,076 91
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	§164,359 29	74,981 82	142,062 78	128,466 77	140,677 32
<b>Total amount of resources of banks.</b>	<b>190,671 61</b>	<b>105,890 94</b>	<b>157,659 51</b>	<b>185,424 37</b>	<b>181,236 15</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	5 per cent., 3,750 00 July 1, 1854	3 per cent , 1,500 00 Oct. 11, 1855	5 per cent., 5,000 00 Oct. 1, 1855	5 per cent., 3,750 00 July 2, 1855	4 per cent., 3,000 00 October, 1855
Amount of reserved profits at the time of declaring the last divid- end .....	3,006 04	332 72	4,554 34	6,233 57	12,733 16
Amount of debts due and not paid, and considered as doubtful. ....	.....	.....	1,300 00	800 00	.....
Bills in circulation under five dol- lars.....	¶6,000 00	¶8,000 00	Unknown.	Not known.	19,250 00
Amount due from president and directors as principals .....	171 37	.....	1,826 67	1,200 00	6,640 00
Amount due from president and directors as sureties .....	.....	3,099 55	9,605 43	2,300 00	24,153 53
Amount due from stockholders as principals, exclusive of directors.	**87,200 96	1,476 46	20,253 77	.....	7,034 45

\* This amount is returned as "Bills Payable, not due," but does not state to whom it is payable.

† Including \$109 unpaid dividends.

‡ And checks.

§ Including \$4,900 Ellsworth Bank stock.

|| Six months on \$75,000.

¶ About.

\*\* This item may not be exactly, although very nearly correct.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Granite Bank.	Georges Bank.	Gardiner Bank.	Grocers' Bank.	Hancock Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$75,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$50,000 00
Bills in circulation.....	41,396 00	40,870 00	37,616 00	55,979 00	47,248 00
Net profits on hand.....	3,402 00	1,510 33	10,491 25	3,503 21	4,796 10
Balances due to other banks.....	.....	.....	1,158 15	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	13,123 28	18,054 02	31,444 07	25,554 50	14,737 52
Cash deposited bearing interest.....	.....	.....	.....	50 00	525 00
<b>Total amount due from the banks.</b>	<b>132,921 28</b>	<b>110,434 35</b>	<b>180,709 47</b>	<b>160,086 71</b>	<b>117,306 62</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking houses.....	7,927 69	14,279 55	3,194 69	6,298 06	6,124 57
Real estate.....	300 00	4,750 00	2,000 00	.....	2,000 00
Bills of other banks incorporated in this State.....	1,449 00	689 00	5,055 00	89 00	1,117 00
Bills of other banks without this State.....	281 00	64 00	1,114 00	70 00	890 00
Balances due from other banks....	18,448 59	13,802 74	15,361 62	15,976 37	42,631 08
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	104,515,00	76,849 06	153,984 16	137,653 28	64,543 97
<b>Total amount of resources of banks.</b>	<b>132,921 28</b>	<b>110,434 35</b>	<b>180,709 47</b>	<b>160,086 71</b>	<b>117,306 62</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUTBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	4 per cent., 3,000 00 Dec. 26, 1855.	4 per cent., 2,000 00 Oct. 1, 1855.	4 per cent., 4,000 00 August 28.	5½ per cent., 3,750 00 Oct. 1, 1855.	3 per cent., 1,500 00 July 1.
Amount of reserved profits at the time of declaring the last divi- dend.....	3,402 00	540 96	7,866 45	471 57	2,674 30
Amount of debts due and not paid, and considered as doubtful.....	.....	None.	None.	50 00	.....
Bills in circulation under five dol- lars.....	.....	* 5,000 00	* 15,000 00	Unknown.	7,658 00
Amount due from president and directors as principals.....	3,600 00	None.	2,200 00	4,079 15	5,293 81
Amount due from president and directors as sureties.....	5,500 00	9,375 00	1,850 00	5,510 00	2,241 38
Amount due from stockholders as principals, exclusive of directors.	3,000 00	7,300 00	None.	12,110 75	4,469 68

\* About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Kenduskeag Bank.	Lewiston Falls Bank.	Lincoln Bank.	Lime Rock Bank.	Lumberman's Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$100,000 00	\$200,000 00	\$200,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	44,834 00	150,861 00	80,812 00	61,334 00	25,666 00
Net profits on hand.....	3,621 28	7,501 73	10,652 46	3,119 35	2,899 33
Balances due to other banks.....	2,536 33	.....	2,464 42	2,081 67	Nothing.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	29,622 70	*12,378 80	72,365 04	22,362 82	10,779 28
Cash deposited bearing interest. ..	12,715 47	.....	.....	1,078 00	2,208 02
Total amount due from the banks.	193,329 78	370,741 53	366,293 92	189,975 84	91,552 63
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses.....	8,705 54	10,937 23	6,615 74	8,451 46	4,049 84
Real estate.....	5,000 00	1,725 00	None.	4,478 86	800 04
Bills of other banks incorporated in this State.....	2,488 00	†2,522 00	2,377 00	7,332 00	462 00
Bills of other banks without this State.....	300 00	.....	.....	3,204 00	454 00
Balances due from other banks... ..	12,393 14	10,947 37	90,596 47	8,701 36	7,434 78
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	164,443 10	344,609 93	266,704 71	157,808 16	78,352 01
Total amount of resources of banks.	193,329 78	370,741 53	366,293 92	189,975 84	91,552 63
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	5 per cent., 5,000 00 Sep. 22, 1855.	4 per cent., 8,000 00 Oct. 1, 1855.	4 per cent., 8,000 00 Oct. 1, 1855.	4 per cent., 4,000 00 Oct. 12, 1855.	5 per cent., 2,500 00 Oct. 13, 1855.
Amount of reserved profits at the time of declaring the last divi- dend.....	2,544 40	4,045 10	6,312 68	292 91	1,258 59
Amount of debts due and not paid, and considered as doubtful.....	.....	Nothing.	None.	†2,500 00	300 00
Bills in circulation under five dol- lars.....	†9,200 00	†30,000 00	†6,200 00	†7,000 00	†6,000 00
Amount due from president and directors as principals.....	9,100 00	6,668 08	1,270 00	5,458 33	6,270 31
Amount due from president and directors as sureties.....	25,893 26	9,735 69	Nothing.	13,923 73	785 00
Amount due from stockholders as principals, exclusive of directors. ....	.....	14,762 00	29,258 79	15,719 05	6,470 88

\* Including \$80 unpaid dividends.

† Including bills of other banks without the State.

‡ About.



A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Manufacturers' Bank.	Manufacturers and Traders' Bank.	Mariners' Bank.	Marine Bank.	Maritime Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$150,000 00	\$50,000 00	\$50,000 00	\$75,000 00
Bills in circulation.....	62,026 00	105,591 00	36,570 00	39,125 00	31,232 00
Net profits on hand.....	7,046 85	12,064 40	*2,458 35	723 46	1,790 16
Balances due to other banks.....	76 09	264 91			Nothing.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	23,629 43	81,996 15	14,036 62	13,257 82	7,248 52
Cash deposited bearing interest.....	4,916 75				Nothing.
Total amount due from the banks.	197,695 12	349,916 46	103,064 97	103,106 28	115,270 68
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	10,556 47	10,865 82	9,136 36	6,095 57	2,809 96
Real estate.....	3,925 00		3,403 61		None.
Bills of other banks incorporated in this State.....	2,436 00	11,547 00	800 00	235 00	131 00
Bills of other banks without this State.....	949 00	1,173 00	855 00	10 00	984 00
Balances due from other banks....	25,985 82	26,132 96	5,826 11	15,549 71	5,253 91
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	153,842 82	300,197 68	83,043 89	78,216 00	106,091 81
Total amount of resources of banks.	197,695 12	349,916 46	103,064 97	103,106 28	115,270 68
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 4,000 00 Oct. 1, 1855.	5 per cent., 7,500 00 Oct. 1, 1855.	4 per cent., 2,000 00 Oct. 9, 1855.	3½ per cent., 1,750 00 Dec. 1, 1855.	6 per cent., 4,500 00 April 7, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	4,543 41	6,678 34	955 05	407 08	4,728 19
Amount of debts due and not paid, and considered as doubtful.....	None.	None.	Uncertain.	None.	None.
Bills in circulation under five dollars.....	†7,000 00	†6,000 00	†3,500 00	†8,000 00	†5,000 00
Amount due from president and directors as principals.....	6,015 00	5,600 00	8,275 00	9,987 99	12,154 73
Amount due from president and directors as sureties.....	3,592 20	6,579 53	3,966 67	11,508 79	8,679 98
Amount due from stockholders as principals, exclusive of directors.	2,375 26	1,700 00	9,500 00	10,429 79	15,611 45

\* Unclaimed dividends \$1,156.

† About.

## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Market Bank.	Merchants', Bangor.	Mercantile Bank.	Merchants', Portland.	Mechanics' Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$50,000 00	\$225,000 00	\$56,800 00
Bills in circulation.....	73,668 00	62,004 00	33,780 00	149,782 00	*66,043 00
Net profits on hand.....	4,029 10	8,966 51	5,470 49	25,989 50	1,171 25
Balances due to other banks.....		1,207 27		3,179 62	1,318 11
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	22,731 49	24,674 79	20,293 54	75,970 12	8,649 50
Cash deposited bearing interest.....		3,200 00	10,331 44		
<b>Total amount due from the banks.</b>	<b>200,428 59</b>	<b>200,052 57</b>	<b>119,875 47</b>	<b>479,921 24</b>	<b>133,981 86</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses.....	10,196 56	7,866 41	5,932 72	40,525 08	12,046 99
Real estate.....			5,000 00		
Bills of other banks incorporated in this State.....	411 00	14,450 00	4,794 00	24,024 00	9,741 00
Bills of other banks without this State.....	420 00	4,808 00	1,520 00	716 00	861 00
Balances due from other banks....	9,173 07	20,575 03	11,126 87	1,203 21	
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	180,227 96	162,353 13	91,501 88	413,452 95	111,332 87
<b>Total amount of resources of banks.</b>	<b>200,428 59</b>	<b>200,052 57</b>	<b>119,875 47</b>	<b>479,921 24</b>	<b>133,981 86</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	5 per cent., 5,000 00 April 1, 1855.	5 per cent., 5,000 00 Oct. 8, 1855.	5 per cent., 2,500 00 Oct. 2, 1854.	4 per cent., 9,000 00 Oct. 1, 1855.	(†)
Amount of reserved profits at the time of declaring the last divi- dend.....	990 00	6,327 78	4,378 28	20,612 36	
Amount of debts due and not paid, and considered as doubtful.....	None.				
Bills in circulation under five dol- lars.....	† 18,000 00	† 10,000 00	Unknown.	18,291 00	† 7,000 00
Amount due from president and directors as principals.....	10,154 00	1,000 00	8,000 00	7,200 00	7,300 00
Amount due from president and directors as sureties.....	12,965 00	2,176 86		11,741 49	2,196 14
Amount due from stockholders as principals, exclusive of directors.	8,600 00	7,853 87	4,367 90	20,379 07	16,385 41

\* \$8,000 in Suffolk Bank, Boston.

† Been in operation only three months.

‡ About.

## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Mousam River Bank.	Medomak Bank.	North Bank.	Northern Bank.	New Castle Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock .....	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00	\$50,000 00
Bills in circulation .....	30,034 00	40,980 00	24,710 00	49,431 00	32,290 00
Net profits on hand .....	1,167 56	4,615 28	1,216 89	3,155 20	851 94
Balances due to other banks .....				2,490 56	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	8,866 89	20,376 66	13,712 65	*10,832 84	3,265 40
Cash deposited bearing interest ...				1,200 00	
<b>Total amount due from the banks.</b>	<b>90,068 45</b>	<b>115,971 94</b>	<b>99,639 54</b>	<b>167,109 60</b>	<b>86,407 34</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses .....	2,825 52	9,476 93	5,064 66	2,092 05	4,689 34
Real estate .....	†1,500 00		6,015 12	700 00	1,801 19
Bills of other banks incorporated in this State .....	422 00	4,062 00	389 00	1,620 00	456 62
Bills of other banks without this State .....	‡5,810 00	1,238 00	500 00	628 00	112 00
Balances due from other banks ...	11,337 29	18,339 70	13,446 42	15,147 78	9,243 16
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks .....	66,173 64	82,855 31	74,224 34	146,921 77	70,105 03
<b>Total amount of resources of banks.</b>	<b>90,068 45</b>	<b>115,971 94</b>	<b>99,639 54</b>	<b>167,109 60</b>	<b>86,407 34</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	7 per cent., 3,000 00 Sept. 15, 1855	3 per cent., 1,500 00 Sept. 3, 1855	3 per cent., 1,500 00 Oct. 12, 1855	5 per cent., 5,000 00 Sept. 3, 1855	3½ per cent., 1,446 50 Nov. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend .....	324 63	3,508 59	52 24	192 30	204 82
Amount of debts due and not paid, and considered as doubtful .....			None.	None.	
Bills in circulation under five dol- lars .....	7,204 00	‡6,500 00	5,080 00	‡4,000 00	6,000 00
Amount due from president and directors as principals .....	2,600 00	2,455 56	7,052 00	5,583 00	15,584 58
Amount due from president and directors as sureties .....	3,553 81	400 00	2,868 00	20,497 79	19,251 39
Amount due from stockholders as principals, exclusive of directors.	23,749 74	1,295 34	19,692 50		8,611 40

\* Including \$182 50 unclaimed dividends.

† Including checks.

‡ Safe and fixtures.

§ About.

## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Oakland Bank.	Orono Bank.	Ocean Bank.	People's Bank.	Richmond Bank.
DUE FROM THE BANKS.					
Capital stock .....	\$50,000 00	\$50,000 00	\$100,000 00	\$42,150 00	\$75,000 00
Bills in circulation .....	38,973 00	24,802 00	72,509 00	49,580 00	42,220 00
Net profits on hand .....	172 70	1,145 39	3,335 58	1,387 16	1,730 34
Balances due to other banks .....		16 00			
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	14,697 00	8,651 84	18,315 63	3,917 42	22,501 18
Cash deposited bearing interest ..					
Total amount due from the banks .	103,842 70	84,615 23	194,160 21	97,034 58	141,451 52
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	8,412 56	3,165 54	6,408 56	10,237 34	6,925 56
Real estate.....				*1,600 00	
Bills of other banks incorporated in this State.....	218 00	614 00	911 00	4,309 00	1,544 00
Bills of other banks without this State .....	51 00		890 00	327 00	600 00
Balances due from other banks....	14,670 82	14,478 15	6,189 98	26,060 43	19,578 73
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	80,490 32	66,357 54	179,760 67	54,500 81	112,803 23
Total amount of resources of banks.	103,842 70	84,615 23	194,160 21	97,034 58	141,451 52
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	3 per cent., 750 00 Jan. 1, 1856	5 per cent., 2,500 00 Oct. 9, 1855	3 per cent., 3,000 00 Sept. 24, 1855		4½ per cent., 3,375 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last dividend .....		653 02	581 87		170 05
Amount of debts due and not paid, and considered as doubtful .....				None.	None.
Bills in circulation under five dollars.....	†8,500 00	†6,000 00	†18,000 00	†8,000 00	†7,000 00
Amount due from president and directors as principals .....	370 41	6,066 41	3,250 00	6,000 00	9,852 61
Amount due from president and directors as sureties .....	10,266 15	12,032 29	15,300 00	4,555 00	10,884 30
Amount due from stockholders as principals, exclusive of directors.	11,164 76	7,889 00	71,500 00	8,468 35	11,797 00

\* Personal estate, safes, plates, &amp;c.

† About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Rockland Bank.	Sagadahock Bank.	Sandy River Bank.	Searsport Bank.	Skowhegan Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock .....	\$150,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$75,000 00
Bills in circulation .....	84,502 00	49,988 00	60,861 00	41,861 00	54,017 00
Net profits on hand .....	3,385 95	11,027 15	1,073 51	1,057 81	7,345 80
Balances due to other banks .....	701 97	5,745 40	37	372 39	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	23,202 98	50,561 76	6,431 60	6,348 55	4,721 18
Cash deposited bearing interest .....	.....	.....	6,906 21	11,280 00	.....
<b>Total amount due from the banks.</b>	<b>261,792 90</b>	<b>217,322 31</b>	<b>125,272 69</b>	<b>110,919 75</b>	<b>141,104 98</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses .....	20,613 82	2,988 09	15,720 73	6,547 69	5,467 49
Real estate .....	4,500 00	1,200 00	None.	.....	1,075 00
Bills of other banks incorporated in this State .....	2,227 00	1,500 00	2,009 00	759 00	*1,029 00
Bills of other banks without this State .....	1,755 00	293 00	1,187 00	200 00	.....
Balances due from other banks ....	19,087 02	47,659 89	41,513 49	8,114 39	8,998 47
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks .....	213,610 06	163,681 33	64,842 47	95,298 67	124,535 02
<b>Total amount of resources of banks.</b>	<b>261,792 90</b>	<b>217,322 31</b>	<b>125,272 69</b>	<b>110,919 75</b>	<b>141,104 98</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared .....	4 per cent., 6,000 00 Oct. 12, 1855	4 per cent., 4,000 00 Oct. 1, 1855	4 per cent., 2,000 00 Oct. 14, 1855	5 per cent., 2,500 00 Oct. 2, 1855	5 per cent., 3,750 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend .....	885 25	8,419 24	916 94	541 24	2,356 77
Amount of debts due and not paid, and considered as doubtful .....	None.	.....	None.	200 00	2,200 00
Bills in circulation under five dol- lars .....	12,981 00	12,000 00	12,100 00	5,800 00	12,000 00
Amount due from president and directors as principals .....	17,346 50	6,320 00	2,450 00	21,531 00	2,108 00
Amount due from president and directors as sureties .....	19,437 75	5,617 02	1,000 00	7,611 00	41,986 00
Amount due from stockholders as principals, exclusive of directors.	12,785 37	2,175 00	10,550 00	16,819 00	3,186 00

\* Including bills of other banks without this State.

† About.



## A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	South Berwick Bank.	State Bank.	Thomaston Bank.	Ticonic Bank.	Traders' Bank.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$50,000 00	\$125,000 00	\$100,000 00
Bills in circulation.....	47,891 00	75,165 00	47,593 00	73,225 00	43,651 00
Net profits on hand.....	6,458 15	6,191 29	1,664 04	3,775 62	3,420 06
Balances due to other banks.....		39 62		9,366 97	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	5,233 32	*37,541 44	43,871 21	14,107 68	28,957 46
Cash deposited bearing interest....		2,000 00			1,610 00
<b>Total amount due from the banks.</b>	<b>159,582 47</b>	<b>220,937 35</b>	<b>143,128 66</b>	<b>225,475 27</b>	<b>177,638 52</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	4,495 71	11,031 65	15,800 83	11,847 07	5,001 88
Real estate.....	1,336 62		3,075 00	1,600 00	
Bills of other banks incorporated in this State.....	419 00	†17,911 00	859 00	1,658 00	1,997 00
Bills of other banks without this State.....	5,505 71	897 00	1,026 00	267 00	934 00
Balances due from other banks....	7,136 42	36,135 99	38,056 09	340 08	‡31,488 43
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	140,689 01	154,961 71	84,311 74	209,763 12	138,217 21
<b>Total amount of resources of banks.</b>	<b>159,582 47</b>	<b>220,937 35</b>	<b>143,128 66</b>	<b>225,475 27</b>	<b>177,638 52</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	3½ per cent., 3,500 00 Oct. 1, 1855.	5 per cent., 5,000 00 Jan. 1, 1856.	4 per cent., 2,000 00 Oct. 1, 1855.	5 per cent., 5,000 00 Oct. 8, 1855	3 per cent., 3,000 00 Nov. 4, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	4,364 90	6,040 55	268 57	1,385 26	1,834 90
Amount of debts due and not paid, and considered as doubtful.....		None.	None.		Uncertain.
Bills in circulation under five dollars.....	\$15,000 00	\$15,000 00	\$5,000 00	\$10,000 00	\$13,000 00
Amount due from president and directors as principals.....	100,00	Nothing.	650 00	650 00	6,487 00
Amount due from president and directors as sureties.....	5,389 12	4,924 20	18,648 38	2,500 00	22,235 71
Amount due from stockholders as principals, exclusive of directors.	1,300 00	2,040 00	None.	1,500 00	9,200 00

\* Including \$1,355 unpaid dividends.

† And checks and R. R. coupons.

‡ And checks.

§ About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

	Union.	Veazie.	Waldoborough	Waterville.	York.
<b>DUE FROM THE BANKS.</b>					
Capital stock.....	\$100,000 00	\$200,000 00	\$50,000 00	\$100,000 00	\$100,000 00
Bills in circulation.....	56,500 00	93,283 00	37,241 00	91,119 00	82,239 00
Net profits on hand.....	4,461 86	25,025 34	4,798 22	9,693 14	11,555 38
Balances due to other banks.....		1,092 46	None.		369 07
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	18,293 35	31,671 81	26,432 68	21,017 01	26,656 62
Cash deposited bearing interest.....		4,788 28	None.		
<b>Total amount due from the banks.</b>	<b>179,255 21</b>	<b>360,860 89</b>	<b>118,471 90</b>	<b>221,829 15</b>	<b>220,820 07</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined met- als in their banking-houses.....	14,741 60	11,644 90	12,263 22	17,886 05	10,789 64
Real estate.....		10,000 00	None.		3,835 00
Bills of other banks incorporated in this State.....	804 00	4,782 00	1,678 00	3,040 00	612 00
Bills of other banks without this State.....	600 00	1,204 00	*2,400 91	800 00	124 50
Balances due from other banks.....	17,874 03	4,857 50	22,379 83	6,185 72	17,104 45
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	145,235 58	328,372 49	79,749 94	193,917 38	188,354 98
<b>Total amount of resources of banks.</b>	<b>179,255 21</b>	<b>360,860 89</b>	<b>118,471 90</b>	<b>221,829 15</b>	<b>220,820 07</b>
<b>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</b>					
Rate and amount of last dividend, and when declared.....	2 per cent., ‡2,000 00 Dec. 19, 1855	5 per cent., 10,000 00 Oct. 10, 1855	3 per cent., 1,500 00 July 9, 1855	5 per cent., 5,000 00 July 2, 1855	4 per cent., 4,000 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend.....	4,283 41	20,940 96	2,784 00	3,765 25	8,693 15
Amount of debts due and not paid, and considered as doubtful.....		3,573 29	None.	Uncertain.	
Bills in circulation under five dol- lars.....	7,600 00	‡20,000 00	Unknown.	‡12,000 00	13,529 00
Amount due from president and directors as principals.....	13,156 48	Nothing.	None.	3,250 00	8,614 86
Amount due from president and directors as sureties.....	17,965 63	5,622 01	1,204 00	16,448 42	2,724 37
Amount due from stockholders as principals, exclusive of directors.	7,574 71	Nothing.	7,560 00	12,150 00	9,750 00

\* A dividend of two per cent. was also declared in October, 1855.

‡ Including \$35 unpaid dividends.

‡ About.

A 1.—*Abstract exhibiting the condition of banks in Maine—Continued.*

## RECAPITULATION.

## AMOUNT DUE FROM THE BANKS.

Capital stock paid in.....	\$7,899,793 82
Bills in circulation.....	5,077,248 00
Net profits on hand.....	583,604 30
Balances due to other banks.....	118,975 80
Cash deposited, &c., not bearing interest.....	2,011,028 42
Cash deposited bearing interest.....	104,173 42
Total amount due from banks.....	<u>15,794,823 76</u>

## RESOURCES OF THE BANKS.

Gold, silver, &c., in banks.....	\$753,085 48
Real estate.....	113,789 32
Bills of banks in this State.....	344,367 89
Bills of banks elsewhere.....	120,194 04
Balances due from other banks.....	1,396,430 44
Due to banks excepting balances.....	13,066,956 59
Total amount of resources of the banks.....	<u>15,794,823 76</u>

## DIVIDENDS, ETC.

Amount of semi-annual dividend.....	\$316,301 50
Amount of reserved profits.....	391,853 87
Debts due and considered as doubtful.....	19,557 34
Amount of bills in circulation under five dollars.....	768,597 00
Amount due from president and directors as principals.....	424,129 42
Amount due from president and directors as sureties.....	740,998 26
Amount due from stockholders as principals.....	<u>900,367 75</u>

## A. 1—Continued.

*Name, location, and date of incorporation of the banks in Maine.*

Banks.	Location of the bank.	Date of incorporation.	When re-chartered or continued.
Androscoggin .....	Topsham .....	Feb. 1, 1834	Aug. 10, 1846
Augusta .....	Augusta .....	Aug. 28, 1850	.....do.....
American .....	Hallowell .....	Jan. 21, 1814	.....do.....
Auburn .....	Auburn .....	Feb. 28, 1855	.....do.....
Alfred .....	Alfred .....	Mar. 5, 1855	.....do.....
Bank of Cumberland .....	Portland .....	Mar. 19, 1855	Aug. 10, 1846
Bank of the State of Maine .....	Bangor .....	May 30, 1851	.....do.....
Bank of Hallowell .....	Hallowell .....	Mar. 22, 1852	.....do.....
Bank of Somerset .....	Skowhegan .....	April 6, 1854	.....do.....
Bank of Windthrop .....	Winthrop .....	Mar. 15, 1853	.....do.....
Bank of Commerce .....	Belfast .....	Mar. 8, 1854	.....do.....
Bath .....	Bath .....	Mar. 10, 1855	.....do.....
Biddeford .....	Biddeford .....	July 26, 1847	.....do.....
Belfast .....	Belfast .....	April 1, 1836	Aug. 10, 1846
Brunswick .....	Brunswick .....	April 1, 1836	.....do.....
Bucksport .....	Bucksport .....	April 10, 1854	.....do.....
Canton .....	China .....	Mar. 10, 1855	.....do.....
Canal .....	Portland .....	Feb. 19, 1825	Aug. 10, 1846
Calais .....	Calais .....	April 1, 1831	.....do.....
Casco .....	Portland .....	Feb. 18, 1824	.....do.....
City .....	Bangor .....	Mar. 11, 1852	.....do.....
City .....	Bath .....	Mar. 4, 1853	.....do.....
Cobbossee Contee .....	Gardiner .....	Mar. 23, 1852	.....do.....
Commercial .....	Bath .....	Feb. 16, 1832	Aug. 10, 1846
Eastern .....	Bangor .....	Mar. 21, 1835	.....do.....
Ellsworth .....	Ellsworth .....	June 3, 1851	.....do.....
Exchange .....	Bangor .....	July 18, 1850	.....do.....
Farmers' .....	.....do.....	Mar. 23, 1853	.....do.....
Freeman's .....	Augusta .....	Mar. 2, 1833	Aug. 10, 1846
Frontier .....	Eastport .....	April 1, 1836	.....do.....
Granite .....	Augusta .....	April 1, 1836	.....do.....
Georges .....	Thomaston .....	Feb. 14, 1852	.....do.....
Gardiner .....	Gardiner .....	Jan. 31, 1814	Aug. 10, 1846
Grocers' .....	Bangor .....	April 1, 1854	.....do.....
Hancock .....	Ellsworth .....	Mar. 21, 1853	.....do.....
Kenduskeag .....	Bangor .....	July 13, 1847	.....do.....
Lewiston Falls .....	Lewiston .....	May 30, 1851	.....do.....
Lincoln .....	Bath .....	June 16, 1813	June 24, 1847
Lime Rock .....	Rockland .....	April 1, 1836	Aug. 10, 1846
Lumberman's .....	Oldtown .....	April 9, 1852	.....do.....
Manufacturers .....	Saco .....	Feb. 23, 1825	Aug. 10, 1846
Manufacturers and Traders' .....	Portland .....	Feb. 27, 1832	.....do.....
Mariners' .....	Wiscasset .....	Mar. 21, 1835	.....do.....
Marine .....	Damariscotta .....	April 17, 1852	.....do.....
Maritime .....	Bangor .....	Mar. 15, 1853	.....do.....
Market .....	.....do.....	Mar. 14, 1854	.....do.....
Merchants' .....	.....do.....	July 18, 1850	.....do.....
Mercantile .....	.....do.....	Feb. 21, 1833	Aug. 10, 1846
Mechanics' .....	Portland .....	Feb. 19, 1825	.....do.....
Mousam River .....	.....do.....	April 18, 1854	.....do.....
Medomak .....	Sanford .....	Mar. 23, 1854	.....do.....
North .....	Waldoborough .....	April 1, 1836	Aug. 10, 1846
Northern .....	Rockland .....	Mar. 20, 1854	.....do.....
New Castle .....	Hallowell .....	Mar. 2, 1833	Aug. 10, 1846
Oakland .....	Newcastle .....	April 1, 1854	.....do.....
Orono .....	Gardiner .....	Mar. 3, 1855	.....do.....
Ocean .....	Orono .....	Feb. 14, 1852	.....do.....
People's .....	Kennebunk .....	Mar. 24, 1854	.....do.....
Richmond .....	Waterville .....	Mar. 14, 1855	.....do.....
Rockland .....	Richmond .....	Mar. 30, 1852	.....do.....
Sagadahock .....	Rockland .....	May 31, 1851	.....do.....
Sandy River .....	Bath .....	April 1, 1836	Aug. 10, 1846
Searsport .....	Farmington .....	Mar. 10, 1853	.....do.....
Skowhegan .....	Searsport .....	Mar. 15, 1853	.....do.....
South Berwick .....	Skowhegan .....	Mar. 4, 1833	Aug. 10, 1846
State .....	South Berwick .....	Jan. 31, 1823	June 24, 1847
Thomaston .....	Augusta .....	Mar. 24, 1854	.....do.....
Ticonic .....	Thomaston .....	Feb. 22, 1825	Aug. 10, 1846
Traders' .....	Waterville .....	April 1, 1831	.....do.....
Union .....	Bangor .....	Mar. 16, 1853	.....do.....
Veazie .....	Brunswick .....	July 27, 1850	.....do.....
Waldoborough .....	Bangor .....	July 14, 1848	.....do.....
Waterville .....	Waldoborough .....	Mar. 7, 1853	.....do.....
York .....	Waterville .....	July 21, 1850	.....do.....
	Saco .....	April 1, 1831	Aug. 10, 1846

## A 1.—Continued.

## APPENDIX.

*List of banks which have been allowed to increase their capital stock.*

Banks.	Date of increase.	Amount of increase.
Biddeford Bank.....	Sept. 8, 1849	\$25,000 00
Sagadahoc Bank.....	Oct. 1, 1849	50,000 00
Commercial Bank.....	April 1, 1851	25,000 00
Do.....	Oct. 4, 1842	25,000 00
Lincoln Bank.....	March 31, 1851	75,000 00
Manufacturers and Traders' Bank.....	April 15, 1851	25,000 00
Do.....	Sept. 30, 1854	50,000 00
Belfast Bank.....	Oct. 22, 1851	25,000 00
Do.....	May 4, 1855	25,000 00
Ticonic Bank.....	Sept. 28, 1852	25,000 00
Do.....	Oct. 21, 1855	25,000 00
Ellsworth Bank.....	July 1, 1853	25,000 00
Do.....	July 7, 1854	50,000 00
Merchants' Bank, Bangor.....	May 20, 1853	23,000 00
Do.....	April 10, 1854	25,000 00
Lewiston Falls Bank.....	June 4, 1853	25,000 00
Do.....	Sept. 25, 1854	25,000 00
Waterville Bank.....	June 4, 1853	25,000 00
Do.....	July 3, 1854	25,000 00
Freeman's Bank.....	April 8, 1853	25,000 00
Calais Bank.....	Aug. 10, 1853	24,000 00
Do.....	Sept. 30, 1854	25,000 00
Canal Bank.....	Oct. 1, 1853	100,000 00
Do.....	Sept. 30, 1854	100,000 00
Casco Bank.....	Oct. 1, 1853	100,000 00
Do.....	Oct. 1, 1854	100,000 00
Do.....	Oct. 1, 1855	50,000 00
Do.....	Jan. 1, 1856	50,000 00
City Bank, Bangor.....	Sept. 30, 1853	50,000 00
Merchants' Bank, Portland.....	Oct. 1, 1853	75,000 00
Merchants' Bank, Portland*.....		
Union Bank.....	July 12, 1853	25,000 00
Do.....	Oct. 13, 1855	25,000 00
Cobossee Contee Bank.....	Oct. 2, 1854	50,000 00
Bank of Cumberland.....	April 5, 1854	100,000 00
Richmond Bank.....	May 8, 1854	25,000 00
Farmers' Bank.....	May 1, 1854	50,000 00
Eastern Bank.....	June 1, 1854	50,000 00
Do.....	Sept. 29, 1855	50,000 00
Traders' Bank.....	May 20, 1854	50,000 00
Rockland Bank.....	July 19, 1854	50,000 00
York Bank.....	Aug. 1, 1854	25,000 00
Maritime Bank*.....		
Northern Bank.....	June 26, 1854	25,000 00
Exchange Bank*.....		
Lumberman's Bank*.....		
Bank of Winthrop.....	May 7, 1855	25,000 00
Bucksport Bank.....	Oct. 1, 1855	25,000 00
Ocean Bank.....	April 3, 1855	50,000 00
State Bank.....	Sept. 22, 1855	25,000 00

\* No certificates of payment have been returned to the office of the Secretary of State.

*List of banks which have reduced their capital stock.*

Bank.	Date of the act.	Amount of reduction.
Augusta Bank.....	Sept. 15, 1849	\$22,000 00

## REMARKS.

Acts were passed at the last session of the legislature to incorporate the Alfred, Auburn, Bath, Canton, City Bank, Biddeford, Fairfield, Oakland, People's, and West Buxton Banks; and to increase the capital stock of the Bank of Winthrop, Belfast, Bucksport, Casco, Eastern, Merchants' (Portland), Ocean, State, Ticonic, and Union Banks; and the surrender of the charters of the China and Atlantic Banks accepted.

## B.

*Statement of the condition of the several banks in New Hampshire, as they existed on the first Monday of December, 1855, made in conformity to sections 17 and 18, chapter 140, of the revised Statutes of the State of New Hampshire, approved December 23, 1842.*

Names of banks.	Places of business.	Am't of capital stock actually paid in.	Amount of debts due the bank secured by pledge of its stock.	Value of real estate belonging to the bank.	Amount of all debts due to the bank.	Amount of all debts due from directors, either as principal or sureties, specifying whether on interest or otherwise.	Amount of specie in the vault.	Amount of bills of other banks on hand and checks.	Amount of deposits in the bank.	Amount of deposits in other banks for the redemption of its bills.	Amount of the bills of the bank then in circulation.
Amoskeag .....	Manchester.....	\$200,000 00	\$3,800 00	None.	\$387,872 71	\$7,776 80	\$7,427 51	\$4,487 00	\$34,235 91	\$13,175 46	\$164,708 00
Ashuelot .....	Keene.....	100,000 00	None.	3,500 00	186,422 55	4,903 43	6,115 20	228 00	34,640 91	19,079 41	73,863 00
Belknap County .....	Meredith Bridge ..	80,000 00	None.	None.	154,688 17	700 00	2,938 20	9,234 58	8,146 88	6,450 54	79,479 00
Bank of N. Hampshire ..	Portsmouth.....	150,000 00	None.	None.	None.	None.	7,770 00	60,214 00	None.	3,000 00	None.
Cheshire.....	Keene.....	100,000 00	None.	4,000 00	178,715 16	None.	4,600 45	6,605 00	28,783 58	16,604 58	70,918 00
City .....	Manchester.....	150,000 00	None.	None.	295,857 62	None.	3,244 16	5,000 00	28,000 84	17,462 93	139,000 00
Claremont .....	Claremont.....	100,000 00	None.	1,400 00	191,067 94	2,300 00	5,843 69	2,700 00	14,307 98	19,765 07	95,000 00
Citizens' .....	Sanbornton.....	50,000 00	None.	None.	90,405 79	None.	3,184 28	1,097 00	6,830 66	16,133 47	49,901 00
Connecticut River.....	Charlestown.....	100,000 00	None.	None.	199,588 12	On int., 3,303 33	4,000 00	1,634 00	3,985 37	2,000 00	94,147 00
Cocheco .....	Dover.....	100,000 00	None.	4,244 51	232,442 46	On int., 251 71	3,835 16	2,611 00	64,360 85	24,380 05	88,969 00
Carroll County.....	Sandwich.....	50,000 00	None.	400 00	84,165 18	5,332 91	1,810 84	910 00	None.	10,646 22	46,334 00
Cheshire County.....	Keene.....	100,000 00	None.	None.	122,385 71	On int., 3,204 50	3,938 53	3,534 00	3,090 12	20,084 92	45,752 00
Dover .....	Derry.....	100,000 00	100 00	6,000 00	203,889 11	950 00	3,125 83	4,911 00	28,072 88	20,164 58	90,268 00
Derry .....	Derry.....	60,000 00	None.	None.	67,160 34	On int., 5,292 54	1,647 80	9,385 00	5,660 94	20,379 80	31,922 00
Exeter.....	Exeter.....	3,300 00	None.	None.	None.	None.	197 00	3,103 00	None.	None.	None.
Farmington .....	Farmington.....	75,000 00	2,148 61	3,233 95	135,340 48	On int., 3,581 95	2,589 12	3,014 00	16,856 33	17,212 41	66,018 00
Francetown.....	Francetown.....	60,000 00	200 00	None.	130,538 22	None.	2,304 76	832 00	21,248 45	14,894 01	58,952 00
Granite State.....	Exeter.....	125,000 00	500 00	3,000 00	256,383 23	On int., 2,410 79	4,855 25	3,682 00	22,615 57	14,009 53	118,476 00
Great Falls .....	Somersworth.....	150,000 00	3,140 00	3,018 87	251,418 19	On int., 750 00	4,631 63	378 00	6,049 08	20,588 61	113,745 00
Indian Head .....	Nashua.....	150,000 00	.....	.....	275,589 73	int. pd., 8,792 12	8,788 80	9,643 00	29,096 65	24,846 39	127,032 00
Lake .....	Wolborough.....	75,000 00	600 00	None.	127,352 10	On int., 3,353 79	5,190 71	813 00	7,371 28	20,709 24	69,425 00
Langdon .....	Dover.....	100,000 00	None.	4,012 98	199,327 88	On int., 3,988 41	4,146 69	2,937 82	23,892 50	21,284 18	99,995 00
Lancaster .....	Lancaster.....	50,000 00	2,358 94	None.	69,550 04	On int., 16,522 86	35 80	33 00	260 24	None.	1,899 00
Lebanon.....	Lebanon.....	100,000 00	None.	2,800 00	187,331 73	On int., 1,125 00	8,051 19	6,427 00	23,558 76	32,888 71	98,016 00
Mechanics' .....	Concord.....	100,000 00	None.	1,200 00	199,241 74	None.	5,984 49	6,107 00	28,353 75	16,156 68	92,377 00
Merriamack County.....	Concord.....	80,000 00	None.	2,465 00	159,449 78	.....	12,444 95	4,635 00	16,767 56	13,494 77	79,262 00
Manchester .....	Manchester.....	125,000 00	None.	None.	237,514 81	On int.,* 8,400 00	5,411 25	8,421 00	32,580 81	34,977 30	117,071 00
Mechanics and Traders' ..	Portsmouth.....	141,000 00	None.	None.	373,759 07	None.	7,825 41	1,532 03	125,154 17	26,334 70	134,821 00
Monadnock.....	Jaffrey.....	50,000 00	None.	None.	97,571 80	On int., 50 00	5,138 74	2,246 16	8,898 35	10,189 09	49,941 00



Merrimack River.....	Manchester.....	150,000 00	7,114 15	None.	193,580 60	On int.,	3,404 69	4,909 70	17,847 00	32,106 70	32,856 52	64,421 00
Nashua.....	Nashua.....	125,000 00	None.	None.	222,444 98		None.	15,161 81	670 00	14,807 65	5,054 82	77,593 00
New Ipswich.....	New Ipswich.....	100,000 00	1,000 00	1,000 00	148,997 81		None.	4,658 93	2,035 60	6,331 94	23,412 29	69,220 00
Piscataqua Exchange....	Portsmouth.....	200,000 00	None.	900 00	403,760 22		None.	16,061 21	489 75	65,821 29	23,364 27	169,472 00
Pawtuckaway.....	Epping.....	50,000 00	None.	None.	87,434 33		None.	2,996 50	8,403 21	4,463 17	6,009 78	49,925 00
Pittsfield.....	Pittsfield.....	50,000 00	None.	2,835 55	85,614 66		None.	2,186 81	352 00	212 44	14,750 14	47,725 00
Peterborough.....	Peterborough..	50,000 00	None.	None.	96,258 64	On int.,	150 00	2,050 26	4,732 00	9,223 10	8,881 68	49,663 00
Rochester.....	Rochester.....	80,000 00	None.	1,200 00	140,681 09		None.	6,923 18	3,961 00	11,633 00	23,576 86	80,000 00
Rockingham.....	Portsmouth.....	200,000 00	1,025 00	None.	394,466 45		1,200 00	12,321 39	9,644 42	75,774 94	49,900 99	138,654 00
Salmon Falls.....	Rollinsford.....	50,000 00	None.	2,883 42	101,469 17	On int.,	382 00	1,739 47	500 00	10,068 50	6,457 43	48,257 00
State Capital.....	Concord.....	150,000 00	None.	None.	270,636 71		5,693 57	6,277 14	10,574 92	22,041 37	9,137 38	113,540 00
Strafford.....	Dover.....	120,000 00	5,935 00	5,500 00	242,441 13	On int.,	1,371 53	3,588 95	4,606 00	39,947 46	37,647 48	112,523 00
Sugar River.....	Newport.....	50,000 00	None.	None.	106,232 08	On int.,	250 00	5,987 60	706 00	18,620 56	9,661 18	48,600 00
Warner.....	Warner.....	50,000 00	None.	None.	96,273 38	On int.,	509 00	2,777 69	1,636 00	8,654 93	11,029 71	48,200 00
Weare.....	Hampton Falls..	50,000 00	None.	None.	85,880 17	On int.,	2,100 00	2,347 67	2,021 00	1,639 43	9,962 96	47,978 00
Winchester.....	Winchester.....	100,000 00	None.	2,925 00	167,109 94		3,075 00	4,303 43	5,815 00	7,426 28	11,854 54	76,843 00
White Mountain.....	Lancaster.....	50,000 00	None.	None.	84,106 25	On int.,	1,358 00	5,040 95	1,435 00	7,960 47	9,500 36	49,567 00
		4,449,300 00	27,921 70	56,519 28	8,037,427 27		115,477 49	236,411 13	241,383 49	958,474 65	769,963 04	3,589,482 00

\* §93 56 not on interest.

The above is a true statement of the condition of the several banks in this State, as returned to this office.

STATE OF NEW HAMPSHIRE, *Secretary of State's Office, December 15, 1855,*

Attest;

LEMUEL N. PATTEE, *Secretary of State,*

## Abstract of the condition of the banks in Vermont, 1855.

Name.	Place.	Date.	Capital.	Loans and dis- counts.	Stocks.	Real estate.	Other investm'ts.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
1855.															
Ascutney Bank.....	Windsor .....	July 14	\$50,000	\$119,630	\$75			\$20,936	\$1,525	\$716	\$2,703	\$77,081	\$8,592	.....	.....
Battenhill Bank .....	Manchester .....	30	50,000	108,802		\$1,200	\$2,250	36,363			3,660	80,890	12,358		
Bank of Bellows Falls ..	Bellows Falls .....	2	100,000	206,066		1,200	4,500	41,678			7,266	106,630	35,976		\$4,000
Bank of Black River....	Proctorsville....	1	50,000	107,730	4,000	1,600	650	9,092			2,598	64,589	10,204		
Bradford Bank .....	Bradford .....	18	100,000	216,530				16,045			5,973	126,580	11,518		
Brandon Bank .....	Brandon .....	25	75,000	112,600				23,381	1,707		2,573	58,106	7,427		
Bank of Brattleboro' ..	Brattleboro' .....	1	150,000	247,761		3,000	3,156	110,576	4,436	7,606	9,838	185,345	40,097		2,654
Bank of Burlington .....	Burlington .....	Aug. 9	150,000	269,084		9,000		26,664			7,677	96,942	44,996		
Bank of Caledonia .....	Danville .....	July 9	75,000	143,267		1,283		6,756			5,074	66,205	9,293		
Bank of Castleton .....	Castleton .....	Aug. 13	100,000	156,226	41,000	1,400		32,806	1,062		5,074	78,413	58,275		
Commercial Bank .....	Burlington .....	9	150,900	238,379		4,000		28,829	2,894	253	5,676	89,437	24,515		
Danby Bank .....	Danby .....	July 11	50,000	95,747		2,000		23,586			2,125	54,770	14,287		
Exchange Bank .....	Springfield .....	9	50,000	118,948				26,624			2,013	82,762	12,761		
Farmers' Bank .....	Orwell .....	Aug. 15	100,000	109,263		27,020	4,343	51,217	1,602	2,075	3,747	64,084	10,753		
Farmers & Mech's Bank ..	Burlington .....	8	150,000	263,618		10,500		46,535			7,373	120,364	27,824	\$2,315	
Franklin County Bank ..	St. Albans .....	13	100,000	198,340		5,000					4,476	91,205	20,679		
Lamoille County Bank ..	Hyde Park .....	July 18	50,000	47,761				31,558	1,037	123	3,206	34,756	174		
Merchants' Bank .....	Burlington .....	Aug. 8	150,000	176,212		22,425		8,552	1,553	619	3,726	46,450	19,424		
Bank of Middlebury .....	Middlebury .....	4	75,000	145,811		3,000	9,658	86,605	1,720	1,768	3,900	131,055	25,947		
Missisquoi Bank .....	Sheldon .....	14	100,000	207,242				15,151	403	656	4,274	121,975	1,453		
Bank of Montpelier .....	Montpelier .....	July 25	100,000	210,604	16,000	2,600		36,970	4,956		5,462	129,315	31,688		
Bank of Lyndon .....	Lyndon .....	14	50,000	67,860				35,684			3,605	57,762	1,432		
Bank of Newbury .....	Newbury .....	18	75,000	169,294		1,500	2,700	11,533			5,422	87,933	16,101		
Northfield Bank .....	Northfield .....	Aug. 7	100,000	185,661				10,592	4,237		4,806	103,996			
Orange County Bank .....	Chelsea .....	July 18	50,000	112,463		1,600		21,665		106	4,865	80,590	3,965		
Bank of Orleans .....	Irassburgh .....	18	50,000	92,665		1,000		3,562		129	3,268	41,699		2,473	
Passumpsic Bank .....	St. Johnsbury .....	20	100,000	184,882		4,000		49,502	14,381	4,297	7,622	119,332	62,934		
People's Bank .....	Derby Line .....	17	50,000	115,023				16,772			2,974	56,506	16,296		
Bank of Poultney .....	Poultney .....	Aug. 21	50,000	86,015		809	2,250	27,476	217		1,198	55,941	6,340		
Bank of Royalton .....	Royalton .....	July 14	80,000	170,776		1,000		15,370	3,307		2,433	102,778	9,075		
Bank of Rutland .....	Rutland .....	Aug. 13	150,000	415,963		3,100	5,531	52,090			13,899	222,261	112,028		
St. Albans Bank .....	St. Albans .....	6	105,000	237,965		2,000		7,289	2,443		4,458	113,118	29,272		
South Royalton Bank .....	South Royalton .....	July 17	68,460	114,228	56,000		1,704	71	594		176	83,477	13,272		993
Stark Bank .....	Bennington .....	Aug. 27	100,000	171,671		2,000	8,187	5,561	1,399		863	15,404			

Union Bank.....	Swanton.....	13	75,000	135,999	2,500	16,891	1,274	209	5,650	64,938	16,164				
Bank of Vergennes.....	Vergennes.....	1	100,000	273,204	3,075	34,217	809		4,944	170,120	39,927				
Vermont Bank.....	Montpelier.....	July 25	100,000	186,507	3,000	64,581			7,666	129,584	18,444				
Bank of Waterbury.....	Waterbury.....	25	80,000	140,769		14,060			6,505	70,672	7,356				
West River Bank.....	Jamaica.....	Aug. 2	50,000	70,038	2,500	32,495			4,221	55,799	1,135				
White River Bank.....	Bethel.....	July 7	75,000	114,502	1,600	32,823		95	6,123	69,820	6,293				
Woodstock Bank.....	Woodstock.....	9	60,000	165,822	2,325	3,047	3,000	13,037	6,130	68,657	12,764				
Bank of Woodstock....	Woodstock....	2	60,000	31,800		2,000				27,000					
Total of 42 banks...			3,603,460	6,710,928	151,875	123,237	49,428	1,150,362	54,556	32,845	201,548	3,704,341	801,039	4,788	7,647

NOTE.—*Bank of South Royalton*.—The nominal capital of this bank is \$93,856. In the statement of its condition for the year 1854, among its resources were 482 shares of its own stock, valued at \$48,200, which being deducted from its capital reduced it \$45,656. At the date of the last return it owned only 211 96-100 shares of its stock, which has the effect of increasing its capital.

The Woodstock Bank and the Bank of Woodstock have the same officers, and for the most part the same shareholders. The sums they owe one to another are not inserted in the table.

## C 2.

*Annual report of the Bank Commissioner of the State of Vermont, for 1855.*

Since my last annual report, there has been added to the banking capital of the State, actually paid in and employed, as follows :

Bradford Bank.....	\$50,000 00
Exchange Bank.....	10,000 00
Lamoille County Bank.....	50,000 00
Bank of Lyndon.....	50,000 00
Northfield Bank.....	50,000 00
Bank of Royalton.....	20,000 00
St. Albans Bank.....	105,000 00
Bank of Waterbury.....	20,000 00
	<hr/>
	355,000 00
Deduct for Bank of St. Albans, (charter expired).....	50,000 00
	<hr/>
Net increase.....	305,000 00
	<hr/>
In 1851 there were 31 banks with a capital of.....	\$2,603,112
1852.....do..... 32.....do.....	2,721,160
1853.....do..... 33.....do.....	2,914,040
1854.....do..... 40.....do.....	3,275,656
1855 there are 42.....do.....	3,603,460

The circulation has not kept any regular pace with this increase of capital.

In 1851 the circulation was.....	\$3,377,027
1852 .....do.....	3,789,131
1853 .....do.....	4,794,819
1854 .....do.....	3,989,711
1855 the circulation is.....	3,704,343

Thus with an increase of capital, since 1854, of \$327,804, the circulation has decreased \$285,368. With an increase of capital, since 1853, of \$689,420, the circulation has decreased \$1,090,476.

Decrease of discounts in the same period \$308,002.

In 1851 amount of discounts was.....	\$5,566,193
1852 .....do.....	5,633,411
1853 .....do.....	6,685,594
1854 .....do.....	6,264,885
1855 amount of discounts is.....	6,377,592
In 1851 the specie was.....	\$179,050
1852 .....do.....	177,676
1853 .....do.....	188,548
1854 .....do.....	196,699
1855 the specie is.....	201,566

In 1851 amount of deposits in city banks was.....	\$745,819
1852 .....do.....do.....do.....do.....	1,265,040
1853 .....do.....do.....do.....do.....	1,241,207
1854 .....do.....do.....do.....do.....	1,031,406
1855 amount of deposits in city banks is .....	1,063 466

Twelve of the forty-two banks have declared no dividends since my report of 1854. Five others have passed one of their usual semi-annual dividends. Of the twelve referred to, two have commenced business since that report, and have scarcely had time to earn dividends. The average of dividends to the remaining forty banks, is  $5\frac{1}{4}$  per cent. upon the capital.

Chartered banks, contributors to bank fund.....	8
Chartered banks under bonds for redemptions.....	31
Organized under general banking act.....	3
Whole number.....	42

The averages for the year, of loans, &c., reported under the head of each bank, were arrived at by adding these several items with others of their kind, found in the cashiers' weekly or other statements, and dividing these sums by the number of such statements. Inasmuch as the commissioner's examination cannot be made upon the same day for all, it would seem that such a statement must exhibit more satisfactorily the general condition of any and each particular bank, and afford better means for instituting a satisfactory comparison between the banks.

Particular attention has been paid to perfecting the bonds of directors. To this end, I have prepared for the use of the office, a register, which contains full minutes of every such bond in the treasurer's office, for ready and convenient reference and inquiry. I found but seven banks whose bonds were in all respects perfect. I have examined and approved more than three hundred new bonds; and it is believed, that in the case of every director and cashier the bonds are now complete, with living and responsible sureties, resident in the State.

The following banks are contributors to the bank fund, and stand as its creditors in the sums following:

Battenkill Bank.....	\$2,250 00
Bank of Bellows Falls.....	4,500 00
Bank of Brattleboro' .....	3,156 25
Farmers' Bank.....	4,343 75
Bank of Newbury.....	2,700 00
Bank of Poultney.....	2,250 00
Bank of Rutland.....	5,531 25
Bank of Vergennes.....	4,500 00

Total bank fund, as reported.....	29,231 25
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The circulation of these banks is now \$973,204. The amount of circulation authorized (being twice the capital) is \$1,550,000.

The yearly contribution required by the statute being three-fourths of one per cent. of the capital, and the whole amount being four and a half per cent. of the capital, it requires six years to complete the full contribution. The security seems but a meagre one at best, both in amount and possibly in kind, (for the treasurer is authorized to invest the fund *in bank stocks*;) and the proceedings for adjusting losses and contributions are necessarily complicated. Since so few banks are ready to contribute to it, and some of these are anxious to withdraw from the system, substituting, instead, the bonds of the directors for the redemption of the bills and the payment of depositors, it deserves consideration, whether, for the future at least, the system should not be abandoned, and the law so changed as to require such bonds in all cases.

In most of the banks, the cashiers make weekly statements (taken from the books and actual count of cash) of the condition of their bank for the inspection of the board of directors, serving also as a partial settlement with themselves. These statements are generally preserved in a permanent form, and are of essential service in any inspection by the bank commissioner. In most of the banks, also, either annually or semi-annually, an actual count and inventory of assets and liabilities are taken by a committee of the directors. This wholesome practice, affording the most reliable check to the errors or frauds of cashiers, is, I regret to say, not universal. In my opinion, the law should imperatively require such weekly statements to be made and preserved; and that no dividend should be allowed to be declared, until after a thorough count, examination, estimate, and inventory of all assets and liabilities, with a verification of the books by the directors; this to be done at least twice in each year, and the inventory to be preserved for inspection.

If the object of granting a bank charter be a public one, such as the accommodation of the people of this State with needed banking facilities, rather than to afford to capitalists a means of turning their capital to better account, it would seem that loans made abroad, under arrangements for the protection of the bank's circulation by the borrower, were as far outside the legislative purpose in the creation of the bank, as they have proved hazardous to the banks making them. In a sister State, such transactions have been recently prohibited.

I know of no bank in this State, which is suffering serious embarrassment, or has sustained much loss, where the same cannot be traced directly to the violation of the spirit of the law limiting the indebtedness of individuals. Loans have been made far exceeding 10 per cent. of the capital, but, with a caution quite ludicrous, the evidence and security for the loan has been, in form, a draft; and this they have called *the purchase of bills of exchange*. I would again call attention to the necessity of some further legislation upon this subject; such as will protect the *bona fide* business paper of the community, and at the same time foreclose this juggling interpretation of the law, to cover mere kiting.

I have made the foregoing suggestions under no little embarrassment, for, upon looking back through a series of years, I do not find



that any recommendation of any bank commissioner has ever been followed by the legislature. From which it is fair to infer, that the State has been singularly unfortunate in its selection of commissioners, or else the control of Vermont legislation, upon this subject, has fallen into hands which would accord to the banks the largest liberty.

The whole number of savings banks is fifteen.

Two of these are in the hands of receivers in chancery, to wit: Black River and Middlebury. Of the remaining thirteen, seven are connected with banks of circulation, to wit: Bellows Falls, Bethel, Brandon, Castleton, Ottaquechee, Passumpsic, and Rutland. The remaining six, to wit: Burlington, Springfield, Wilmington, Windham County, Windham County Provident Institution for Savings, and Windsor, have no such connexion.

The amount now on deposit in these thirteen savings banks is.....	\$904,882 29
The increase of deposits in these banks from the report of 1854, is.....	89,023 72

I would again respectfully call attention to the suggestions in my report of last year, urging "the necessity for a revision of the laws regulating these institutions—for forming a system of regulations, with more and other checks against injudicious investments and possible abuse of powers, and with better securities for faithful administration than are found in these several charters"—suggestions to which the subsequent failure of two of these institutions has given an illustration and an emphasis.

Respectfully submitted:

DANIEL ROBERTS,  
*Bank Commissioner.*

To Hon. WILLIAM M. PINGRY,  
*Auditor of Accounts.*

MANCHESTER, *September 1, 1855.*

## D.

*Abstract exhibiting the condition of the banks in Massachusetts on the fourth Saturday of August, 1855.*

[The official circular requiring returns from the banks was issued by the governor on the tenth day of September, and had reference to their condition on the fourth Saturday, being the 25th day of August, 1855. All the returns have been received.]

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$500,000 00	\$500,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation.....	144,989 00	155,767 00	298,186 00	210,257 00	203,576 00
Net profits on hand.....	26,173 83	75,916 26	67,920 78	156,945 30	41,856 33
Balances due to other banks.....	95,335 85	50,036 94	.....	79,751 87	192 11
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	243,583 46	293,575 82	483,062 13	637,999 13	286,639 52
Cash deposited bearing interest .....	.....	.....	6,100 42	50,000 00	.....
<b>Total amount due from the bank..</b>	<b>1,010,082 14</b>	<b>1,075,296 02</b>	<b>1,605,269 33</b>	<b>2,034,953 30</b>	<b>932,263 96</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	63,928 84	40,435 10	32,058 12	115,630 00	30,403 10
Real estate.....	5,000 00	.....	4,000 00	56,822 00	.....
Bills of banks in this and of the other New England States.....	53,313 00	54,302 00	116,211 00	103,349 00	18,241 00
Balances due from other banks.....	59,964 71	104,955 62	121,270 62	107,824 50	79,472 49
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and founded debts of every description, excepting the balances due from other banks..	827,875 59	875,603 30	1,331,729 59	1,651,327 80	804,147 37
<b>Total amount of resources of bank</b>	<b>1,010,082 14</b>	<b>1,075,296 02</b>	<b>1,605,269 33</b>	<b>2,034,953 30</b>	<b>932,263 96</b>
<b>Rate and amount of dividends since the last annual return, with dates .....</b>	October 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 4 per cent. on 350,000 00 14,000 00 Interest on new stock, 5,395 79 April, 1855, 4 per cent., 30,000 00	October, 1854, 4 per cent., 36,000 00 April, 1855, 4 per cent., 36,000 00	October, 1854, 5 per cent., 20,000 00 April, 1855, 4½ per cent., 18,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	35,544 03	55,767 22	26,525 73	.....	31,691 08
Amount of debts due to the bank, secured by a pledge on its stock.	200 00	.....	37,440 00	3,000 00	4,100 00
Amount of debts due and not paid, and considered doubtful.....	43,459 64	2,511 46	8,220 00	.....	11,000 00

## D.—Abstract exhibiting condition of banks in Massachusetts.—Cont'd.

	BOSTON.				
	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$1,000,000 00	\$750,000 00	\$2,000,000 00	\$700,000 00
Bills in circulation.....	47,757 00	135,525 00	177,206 00	299,813 00	190,868 00
Net profits on hand.....	7,575 13	146,990 57	64,175 64	188,320 98	97,201 30
Balances due to other banks.....		34,511 33	12,000 00	567,629 25	15,062 84
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	35,317 11	307,981 48	336,306 71	664,468 82	445,200 84
Cash deposited bearing interest.....			5,000 00		50,000 00
Total amount due from the bank..	240,649 24	1,625,008 38	1,344,688 35	3,720,232 05	1,498,332 98
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	5,965 94	49,402 09	53,712 96	142,861 21	97,036 10
Real estate.....	10,630 75	30,000 00		12,906 96	
Bills of banks in this and of the other New England States.....	8,475 00	47,295 00	61,955 00	332,102 00	96,739 00
Balances due from other banks....	14,582 64	46,579 68	43,203 77	100,436 64	69,487 57
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	200,994 91	1,451,731 61	1,185,816 62	3,131,925 24	1,235,070 31
Total amount of resources of bank.	240,649 24	1,625,008 38	1,344,688 35	3,720,232 05	1,498,332 98
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 5 per cent. on 100,000 00 5,000 00 April, 1855, 4 per cent. on 116,200 00 4,648 00	October, 1854, 3½ per cent., 35,000 00 April, 1855, 3½ per cent., 35,000 00	October, 1854, 3½ per cent., 17,500 00 April, 1855, 3½ per cent., 26,250 00	October, 1854, 4 per cent., 80,000 00 April, 1855, 4 per cent., 80,000 00	October, 1854, 4 per cent., April, 1855, 4 per cent., (Amount not given in re- turn.)
Amount of reserved profits at the time of declaring the last divi- dend.....	2,200 05	97,194 39	39,519 95	80,000 00	74,560 80
Amount of debts due to the bank, secured by a pledge on its stock.	3,000 00			76,840 38	
Amount of debts due and not paid, and considered doubtful.....	300 00	1,638 49		23,000 00	2,544 50

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	BOSTON.				
	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$600,000 00	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00
Bills in circulation .....	156,625 00	270,972 00	212,126 00	183,815 00	161,515 00
Net profits on hand .....	30,979 79	206,691 91	61,549 47	75,927 28	210,062 68
Balances due to other banks.....	78,640 45	266,199 67	33,665 81	.....	323,960 77
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	170,104 76	525,852 62	364,550 98	248,503 10	294,556 72
Cash deposited bearing interest ...	12,000 00	.....	.....	.....	.....
Total amount due from the bank..	1,048,350 00	2,269,716 20	1,171,892 26	908,245 38	1,990,095 17
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	44,054 60	111,864 57	29,503 75	28,834 43	139,149 60
Real estate .....	.....	.....	51,375 29	.....	.....
Bills of banks in this and of the other New England States .....	46,358 39	183,002 51	67,843 00	7,611 00	101,290 00
Balances due from other banks....	14,177 80	64,624 57	45,599 62	67,517 87	52,426 00
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	943,759 21	1,910,224 55	977,570 60	804,282 08	1,697,229 57
Total amount of resources of bank.	1,048,350 00	2,269,716 20	1,171,892 26	908,245 38	1,990,095 17
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 4 per cent. April, 1855, 4 per cent. (Amount not given in re- turn.)	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00	October, 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 5 per cent., 17,500 00 April, 1855, 5 per cent., 20,000 00	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	13,543 06	141,076 59	29,727 38	50,000 00	176,912 88
Amount of debts due to the bank, secured by a pledge on its stock.	16,800 00	1,550 00	8,300 00	7,500 00	19,350 00
Amount of debts due and not paid, and considered doubtful .....	.....	17,937 51	.....	3,456 74	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	BOSTON.				
	Granite.	Grocers'.	Hamilton.	Howard Banking Co.	Market.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$900,000 00	\$750,000 00	\$500,000 00	\$500,000 00	\$560,000 00
Bills in circulation .....	113,372 00	257,644 00	162,522 00	172,169 00	161,570 00
Net profits on hand .....	91,286 73	53,549 24	118,364 95	35,739 92	133,333 35
Balances due to other banks.....	93,017 49	379,491 68	21,013 37	66,780 21	182,103 92
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	374,509 56	353,930 31	357,899 66	207,761 52	200,295 45
Cash deposited bearing interest....	.....	.....	.....	.....	.....
Total amount due from the bank..	1,572,185 78	1,794,615 23	1,159,799 98	982,450 65	1,237,302 72
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	87,785 34	66,311 06	86,968 65	48,420 69	44,437 53
Real estate .....	.....	31,259 88	.....	.....	.....
Bills of banks in this and of the other New England States.....	81,262 00	90,883 00	92,432 00	92,084 42	99,972 00
Balances due from other banks....	12,474 23	378,319 76	47,058 46	11,114 31	44,085 13
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	1,390,664 21	1,227,841 53	933,340 87	830,831 23	1,048,208 06
Total amount of resources of bank.	1,572,185 78	1,794,615 23	1,159,799 98	982,450 65	1,237,302 72
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 3½ per cent., 31,500 00 April, 1855, 3½ per cent., 31,500 00	October, 1854, 4 per cent., 26,000 00 April, 1855, 4 per cent., 26,000 00	October, 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	October, 1854, 5 per cent., 28,000 00 April, 1865, 5 per cent., 28,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	58,800 00	35,934 56	85,000 00	9,845 23	90,823 99
Amount of debts due to the bank, secured by a pledge on its stock.	20,100 00	.....	.....	18,700 00	.....
Amount of debts due and not paid, and considered doubtful.....	17,814 94	12,193 00	.....	1,552 65	8,390 97

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	BOSTON.				
	Massachusetts	Maverick.	Mechanics <sup>1</sup> .	Merchants <sup>1</sup> .	National.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$800,000 00	\$400,000 00	\$250,000 00	\$4,000,000 00	\$750,000 00
Bills in circulation .....	121,606 00	198,354 00	128,264 00	526,994 00	168,117 00
Net profits on hand .....	87,528 95	21,746 41	23,197 03	419,330 65	45,782 89
Balances due to other banks.....	27,448 31	.....	.....	444,447 38	32,000 00
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	285,865 61	127,155 61	131,174 09	1,738,086 92	220,374 54
Cash deposited bearing interest....	.....	621 33	.....	.....	.....
Total amount due from the bank..	1,322,448 87	747,877 35	532,635 12	7,128,858 95	1,216,274 43
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	73,375 63	23,948 49	14,132 78	551,732 69	34,421 69
Real estate .....	75,812 24	.....	18,600 00	153,000 00	.....
Bills of banks in this and of the other New England States.....	38,887 00	1,715 00	3,446 00	428,107 00	66,801 36
Balances due from other banks...	52,386 45	22,272 34	61,505 01	195,168 76	30,937 96
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	1,081,987 55	699,941 52	434,951 33	5,800,850 50	1,084,113 42
Total amount of resources of bank.	1,322,448 87	747,877 35	532,635 12	7,128,858 95	1,216,274 43
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 3 1-5 per cent., 25,600 00 April, 1855, 3 1-5 per cent., 25,600 00	April, 1855, 3 per cent., 12,000 00	October, 1854, extra div. on 200,000 00 12½ per cent., 25,000 00 October, 1854, a dividend on 200,000 00 4 per cent., 8,000 00 April, 1855, on 250,000 00 4 per cent., 10,000 00	October, 1854, 4 per cent., 160,000 00 April, 1855, 4 per cent., 160,000 00	October, 1854, 4 per cent. on 586,400 00 23,456 00 April, 1855, 4 per cent. on 650,000 00 26,000 00
Amount of reserved profits at the time of declaring the last divid- end .....	50,667 99	4,100 46	10,400 00	304,363 66	16,625 51
Amount of debts due to the bank, secured by a pledge on its stock.	.....	13,500 0	7,150 00	37,932 09	9,000 00
Amount of debts due and not paid, and considered doubtful .....	1,430 75	.....	.....	14,000 00	2,000 00



## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	BOSTON.				
	New England.	North.	North America.	Shawmut.	Shoe and Leather Dealers'.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$1,000,000 00	\$750,000 00	\$750,000 00	\$750,000 00	\$1,000,000 00
Bills in circulation .....	141,952 00	157,776 00	199,747 00	208,767 00	193,952 00
Net profits on hand .....	105,114 92	107,296 47	58,849 80	69,218 67	164,977 74
Balances due to other banks.....	67,857 20	105,616 18	108,061 37	89,888 20	347,753 94
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ..	270,185 50	340,538 99	302,088 80	242,820 63	393,322 36
Cash deposited bearing interest....	21,814 95	.....	.....	.....	.....
Total amount due from the bank..	1,606,924 57	1,461,227 64	1,418,746 97	1,358,694 50	2,100,006 04
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking-house .....	74,843 98	36,337 04	87,801 78	51,107 47	76,076 92
Real estate .....	32,600 00	.....	.....	.....	48,459 32
Bills of banks in this and of the other New England States.....	65,381 00	112,220 00	47,455 00	79,966 00	116,580 94
Balances due from other banks....	37,225 29	26,877 54	118,589 34	18,383 30	67,884 98
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	1,396,874 30	1,285,793 06	1,164,900 85	1,209,237 73	1,791,003 88
Total amount of resources of bank..	1,606,924 57	1,461,227 64	1,418,746 97	1,358,694 50	2,100,006 04
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00	October, 1854, 4 per cent., 30,000 00 April, 1855, 4 per cent., 30,000 00	October, 1854, 4 per cent., 30,000 00 April, 1855, 3½ per cent., 26,250 00	October, 1854, 2 per cent. on 250,000 00 new stock 5,000 00 and 4 per cent. on old, 20,000 00 April, 1855, 4 per cent., 30,000 00	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last dividend .....	61,305 38	75,903 62	37,299 46	27,855 18	101,308 71
Amount of debts due to the bank, secured by a pledge on its stock.	9,200 00	21,700 00	6,500 00	14,200 00	.....
Amount of debts due and not paid, and considered doubtful .....	4,348 50	63,433 87	4,818 51	1,038 53	3,112 66

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	BOSTON.				
	State.	Suffolk.	Traders?	Tremont.	Union.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$1,800,000 00	\$1,000,000 00	\$600,000 00	\$1,250,000 00	\$1,000,000 00
Bills in circulation .....	208,129 00	402,728 00	164,110 00	314,018 00	172,294 00
Net profits on hand .....	302,729 64	263,502 48	81,160 54	103,624 01	150,088 63
Balances due to other banks .....	227,207 43	838,844 21	264,625 51	261,262 64	112,349 22
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	709,067 72	1,276,484 83	213,494 55	692,483 56	405,125 52
Cash deposited bearing interest....	.....	.....	.....	.....	.....
<b>Total amount due from the bank..</b>	<b>3,247,133 79</b>	<b>3,781,559 52</b>	<b>1,323,390 60</b>	<b>2,621,388 21</b>	<b>1,839,957 37</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	209,517 50	314,237 57	59,050 12	134,567 25	86,087 41
Real estate .....	.....	120,000 00	.....	.....	.....
Bills of banks in this and of the other New England States.....	178,464 12	419,521 00	46,539 00	362,678 89	110,931 56
Balances due from other banks....	89,104 59	899,530 02	67,820 29	131,410 47	49,699 73
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	2,770,047 58	2,028,270 93	1,149,981 19	1,992,731 69	1,593,238 67
<b>Total amount of resources of bank.</b>	<b>3,247,133 79</b>	<b>3,781,559 52</b>	<b>1,323,390 60</b>	<b>2,621,388 21</b>	<b>1,839,957 37</b>
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 3½ per cent., 63,000 00 April, 1855, 3½ per cent., 63,000 00	October, 1854, 5 per cent., 50,000 00 April, 1855, 5 per cent., 50,000 00	October, 1854, 4 per cent., 24,000 00 April, 1855, 4 per cent., 24,000 00	October, 1854, 4 per cent., April, 1855, 4 per cent.	October, 1854, 4 per cent., 40,000 00 April, 1855, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	218,057 84	202,465 50	45,888 56	53,565 08	116,076 47
Amount of debts due to the bank, secured by a pledge on its stock.	27,575 00	28,400 00	4,980 00	29,700 00	4,600 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	.....	.....	16,912 66

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Washington.	Webster.	Tradesman's.	Andover.	Bass River.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$750,000 00	\$1,500,000 00	\$150,000 00	\$250,000 00	\$100,000 00
Bills in circulation .....	184,236 00	356,871 00	68,595 00	89,424 00	79,159 55
Net profits on hand .....	83,385 52	108,687 19	18,091 69	31,407 75	3,404 20
Balances due to other banks .....	12,503 31	145,289 25	1,686 50	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	348,667 81	647,653 82	47,006 37	24,978 81	14,946 19
Cash deposited bearing interest....	20,202 18	97,860 97	402 19	4,913 79	.....
Total amount due from the bank..	1,398,994 82	2,856,342 23	285,781 75	400,724 35	197,509 94
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	51,506 35	151,322 05	5,656 92	4,745 68	3,726 17
Real estate .....	.....	.....	.....	5,000 00	1,500 00
Bills of banks in this and of the other New England States.....	104,112 00	144,931 00	10,082 09	1,515 00	6,090 18
Balances due from other banks....	14,444 68	78,689 90	15,330 46	17,973 95	4,334 51
Amount of a lld debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	1,928,931 79	2,481,399 28	254,712 28	371,489 72	181,859 08
Total amount of resources of bank	1,398,994 82	2,856,342 23	285,781 75	400,724 35	197,509 94
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 4 per cent., 20,000 00 April, 1855, 3½ per cent., 26,250 00	October, 1854, 3½ per cent., 52,500 00 April, 1855, 3½ per cent., 52,500 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 3½ per cent., 8,750 00 April, 1855, 3½ per cent., 8,750 00	April, 1855, 3½ per cent.
Amount of reserved profits at the time of declaring the last divi- dend .....	45,507 00	31,293 89	13,051 04	22,127 61	255 00
Amount of debts due to the bank, secured by a pledge on its stock.	5,300 00	.....	18,700 00	1,025 00	19,000 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	.....	401 24	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	BEVERLY.	DANVERS.		SOUTH DANVERS.	GLOUCESTER.
	Beverly.	Danvers.	Village.	Warren.	Gloucester.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$125,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$300,000 00
Bills in circulation .....	75,037 00	88,653 00	100,661 00	120,627 50	145,352 00
Net profits on hand .....	15,921 42	25,915 10	24,478 52	28,550 79	19,376 37
Balances due to other banks.....	2,077 11	1,483 05	31,288 24	159 74	1,190 28
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	36,721 79	35,269 33	40,028 81	47,331 67	59,058 28
Cash deposited bearing interest.....	.....	.....	14,000 00	8,512 66	.....
Total amount due from the bank..	254,757 32	301,320 48	410,456 57	405,182 36	524,976 93
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	4,604 95	3,846 58	7,318 87	5,687 93	9,584 52
Real estate.....	3,419 90	3,000 00	17,758 19	7,558 91	9,354 25
Bills of banks in this and of the other New England States.....	4,182 50	9,542 52	2,586 05	5,943 69	4,064 00
Balances due from other banks....	3,100 00	9,878 50	27,388 34	41,146 14	29,184 22
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	239,449 97	275,052 88	355,404 12	344,845 69	472,789 94
Total amount of resources of bank.	254,757 32	301,320 48	410,456 57	405,182 36	524,976 93
Rate and amount of dividends since the last annual return, with dates .....	Oct., 1854, 4 per cent., 5,000 00 April, 1855, 4 per cent., 5,000 00	Oct., 1854, 3 per cent., 4,500 00 April, 1855, 3 per cent., 4,500 00	Oct., 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	Oct., 1854, 3½ per cent., 7,000 00 April, 1855, 3½ per cent., 7,000 00	Oct., 1854, 4 per cent., 12,000 00 April, 1855, 3½ per cent., 10,500 00
Amount of reserved profits at the time of declaring the last divid- end .....	9,074 11	19,139 17	15,669 45	22,047 43	9,957 72
Amount of debts due to the bank, secured by a pledge on its stock.	1,700 00	1,100 00	150 00	.....	9,730 00
Amount of debts due and not paid, and considered doubtful.....	4,500 00	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$150,000 00	\$180,000 00	\$150,000 00	\$500,000 00
Bills in circulation.....	45,456 00	64,111 00	83,170 00	64,681 00	210,516 00
Net profits on hand.....	7,318 51	23,598 17	21,088 51	23,238 25	58,334 76
Balances due to other banks.....	224 93	863 83	13,081 57	.....	945 61
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	19,518 89	23,249 78	35,314 47	34,323 46	63,753 52
Cash deposited bearing interest.....	.....	.....	4,650 00	.....	.....
Total amount due from the bank..	172,518 33	261,822 78	337,304 55	272,242 71	833,549 95
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	3,510 15	5,594 28	4,802 66	4,090 79	12,725 73
Real estate.....	1,000 00	5,000 00	2,000 00	3,000 00	20,000 00
Bills of banks in this and of the other New England States.....	20 00	15 00	1,968 00	1,720 00	2,740 50
Balances due from other banks....	487 34	1,037 71	3,601 99	16,501 77	17,054 74
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	167,500 84	250,175 79	324,931 90	246,930 15	781,028 98
Total amount of resources of bank.	172,518 33	261,822 78	337,304 55	272,242 71	833,549 95
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	Oct., 1854, 5 per cent., 7,500 00 April, 1855, 4 per cent., 6,000 00	Oct., 1854, 4 per cent., 7,200 00 April, 1855, 4 per cent., 7,200 00	Oct., 1854, 4 per cent., 4,000 00 April, 1855, 4½ per cent., 4,500 00	Oct., 1854, 3½ per cent., 17,500 00 April, 1855, 3½ per cent., 17,500 00
Amount of reserved profits at the time of declaring the last divi- dend.....	3,700 00	17,000 00	11,800 00	15,448 28	40,170 63
Amount of debts due to the bank, secured by a pledge on its stock. Amount of debts due and not paid, and considered doubtful.....	.....	600 00	.....	.....	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	LAWRENCE.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand Bank.
DUE FROM THE BANK.					
Capital stock.....	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation.....	93,497 00	89,023 00	84,552 00	138,904 00	65,542 00
Net profits on hand.....	6,333 93	3,845 52	21,685 84	37,504 63	9,650 49
Balances due to other banks.....		5,607 04	4,901 02	5,069 39	2,211 53
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	23,494 86	24,318 40	33,459 31	84,169 90	8,868 66
Cash deposited bearing interest....			5,000 00	3,000 00	
Total amount due from the bank..	223,325 79	222,793 96	349,598 17	468,647 92	186,272 68
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	5,081 92	4,465 55	8,818 31	10,690 85	6,403 12
Real estate.....	10,895 80			12,000 00	8,790 00
Bills of banks in this and of the other New England States.....	1,239 00	5,986 00	8,198 72	6,257 00	587 00
Balances due from other banks....	21,205 04	27,002 07	5,014 23	37,941 60	22,847 38
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	184,894 03	185,340 34	327,566 91	401,758 47	147,645 18
Total amount of resources of bank..	223,325 79	222,793 96	349,598 17	468,647 92	186,272 68
Rate and amount of dividends since the last annual return, with dates.....	April, 1855, 2½ per cent., 2,500 00	April, 1855, 2½ per cent., 2,500 00	Oct. 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	Oct. 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	Oct. 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	1,754 81		14,523 69	28,761 67	6,739 14
Amount of debts due to the bank, secured by a pledge on its stock.	120 00	2,500 00	3,600 00	4,095 00	9,601 16
Amount of debts due and not paid, and considered doubtful.....					



## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	MARBLEHEAD.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital stock.....	\$120,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$100,000 00
Bills in circulation.....	65,358 00	52,290 00	92,724 50	67,763 00	121,701 00
Net profits on hand.....	5,820 64	9,900 65	21,891 41	26,774 42	28,907 84
Balances due to other banks.....	74 00	.....	7,023 25	5,440 80	856 48
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	16,921 81	25,145 75	49,069 57	47,252 18	74,342 34
Cash deposited bearing interest....	.....	.....	.....	.....	5,147 02
Total amount due from the bank..	208,174 45	187,336 40	370,708 73	357,230 40	330,954 68
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	7,686 26	3,030 32	9,196 88	11,256 22	8,071 40
Real estate.....	6,333 33	.....	4,500 00	5,000 00	2,500 00
Bills of banks in this and of the other New England States.....	1,200 00	.....	2,464 00	1,395 55	7,426 27
Balances due from other banks ...	10,444 77	17,609 83	34,264 59	66,913 23	107,960 13
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	182,510 09	166,696 25	320,283 26	272,665 40	204,996 88
Total amount of resources of bank.	208,174 45	187,336 40	370,708 73	357,230 40	330,954 68
Rate and amount of dividends since the last annual return, with dates.....	Oct. 1854, 3½ per cent., 4,200 00 April, 1855, 3½ per cent., 4,200 00	Oct. 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	Oct. 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	Oct. 1854, 4 per cent., 8,400 00	Oct. 1854, 5 per cent., 5,000 00 April, 1855, 5 per cent., 5,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	1,645 98	5,217 87	12,937 99	14,035 15	22,804 20
Amount of debts due to the bank, secured by a pledge on its stock.	3,400 00	.....	1,147 00	300 00	.....
Amount of debts due and not paid, and considered doubtful.....	2,513 37	.....	122 00	29,771 00	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$210,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation .....	98,219 00	111,146 00	71,605 00	90,053 00	59,963 00
Net profits on hand .....	14,833 18	24,288 59	31,739 36	18,985 94	16,752 89
Balances due to other banks .....		11,413 23	3,710 30	1,450 73	333 99
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ..	39,008 62	99,084 45	61,938 35	45,177 75	63,418 21
Cash deposited bearing interest ..			20,000 00		
<b>Total amount due from the bank.</b>	<b>252,060 80</b>	<b>455,932 27</b>	<b>388,993 01</b>	<b>355,667 42</b>	<b>340,468 09</b>
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house ...	4,016 50	9,209 71	4,964 56	4,708 64	5,055 46
Real estate .....		19,893 76	9,200 24	3,000 00	5,000 00
Bills of banks in this, and of the other New England States.....	6,154 00	11,871 11	6,944 01	1,649 00	5,446 00
Balances due from other banks ...	42,654 12	31,877 18	6,736 32	22,560 22	24,545 67
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	199,236 18	383,080 51	361,147 88	323,749 56	300,420 96
<b>Total amount of resources of bank.</b>	<b>252,060 80</b>	<b>455,932 27</b>	<b>388,993 01</b>	<b>355,667 42</b>	<b>340,468 09</b>
<b>Rate and amount of dividends since the last annual return, with dates.....</b>	<b>Oct., 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00</b>	<b>Oct., 1854, 4 per cent., 8,400 00 April, 1855, 4 per cent., 8,400 00</b>	<b>Oct., 1854, 4 per cent., 8,010 00 April, 1855, 4 per cent., 8,010 00</b>	<b>Oct., 1854, \$2 50 per share 7,500 00 April, 1855, \$2 50 pr. share* 7,500 00</b>	<b>Oct., 1854, 3 per cent., 6,000 00 April, 1855, 3 per cent., 6,000 00</b>
Amount of reserved profits at the time of declaring the last divi- dend .....	9,014 87	35,978 00	24,705 60	10,302 96	10,385 34
Amount of debts due to the bank, secured by a pledge on its stock..	5,500 00		1,100 00		400 00
Amount of debts due and not paid, and considered doubtful.....					

\* Rate of dividend not given.

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Brighton.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$200,000 00	\$500,000 00	\$250,000 00	\$100,000 00	\$250,000 00
Bills in circulation .....	79,757 00	126,698 00	43,699 00	103,742 00	167,458 00
Net profits on hand .....	23,140 18	49,734 49	11,176 24	15,590 34	31,017 35
Balances due to other banks .....		3,681 10	3,957 42		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	138,887 41	134,935 09	43,738 77	18,098 60	70,459 68
Cash deposited bearing interest..	15,000 00	77,861 06			
Total amount due from the bank..	456,784 59	892,909 74	352,571 43	237,430 94	518,935 03
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	6,200 28	10,156 11	5,093 84	5,843 29	10,698 68
Real estate .....		560 00	4,377 97		2,474 45
Bills of banks in this, and of the other New England States.....	3,919 73	5,832 48	5,298 00	335 00	5,713 13
Balances due from other banks ...	52,989 90	43,965 38	23,003 03	29,262 17	37,421 98
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks....	393,674 68	832,395 77	314,798 59	201,990 48	462,626 79
Total amount of resources of bank..	456,784 59	892,909 74	352,571 43	237,430 94	518,935 03
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 3½ per cent., 7,000 00 April, 1855, 4 per cent., 8,000 00	Oct., 1854, 4 per cent., 20,000 00 April, 1855, 4 per cent., 20,000 00	Oct., 1854, 3 per cent., 7,500 00 April, 1855, 3 per cent., 7,500 00	Oct., 1854, 5 per cent., 5,000 00 April, 1855, 5 per cent., 5,000 00	Oct., 1854, 5 per cent., 12,500 00 April, 1855, 5 per cent., 12,500 00
Amount of reserved profits at the time of declaring the last divi- dend .....	14,749 95	31,869 73	6,604 86	10,273 81	21,386 60
Amount of debts due to the bank, secured by a pledge on its stock.	940 00	4,550 00	2,440 00		6,000 00
Amount of debts due and not paid, and considered doubtful .....		2,000 00			5,000 00

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	BRIGHTON.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00
Bills in circulation.....	187,201 00	58,729 00	92,711 00	103,965 00	65,170 00
Net profits on hand.....	6,579 26	15,523 02	6,776 05	9,146 23	15,725 14
Balances due to other banks.....	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	51,930 74	38,006 29	37,800 98	15,066 35	70,288 67
Cash deposited bearing interest.....	.....	1,000 00	.....	.....	.....
Total amount due from the bank..	395,711 00	213,258 31	237,288 03	278,177 58	251,183 81
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking-house.....	7,170 29	10,474 11	7,950 49	6,202 63	11,929 55
Real estate.....	7,873 24	6,000 00	.....	4,800 00	.....
Bills of banks in this and of the other New England States.....	1,224 00	2,054 31	609 00	3,202 28	1,402 00
Balances due from other banks....	79,826 25	10,010 62	28,062 18	20,154 36	48,006 31
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	299,617 22	184,719 27	200,666 36	243,818 31	189,845 95
Total amount of resources of bank.	395,711 00	213,258 31	237,288 03	278,177 58	251,183 81
Rate and amount of dividends since the last annual return, with dates.....	April, 1855, 4 per cent., 4,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	October, 1854, 3½ per cent., 3,500 00 April, 1855, 3½ per cent., 3,500 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend.....	957 04	12,282 97	1,743 62	4,533 41	12,603 88
Amount of debts due to the bank, secured by a pledge on its stock.	2,125 00	2,350 00	1,950 00	7,400 00	2,870 00
Amount of debts due and not paid, and considered doubtful.....	.....	810 25	.....	.....	3,500 00

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	CAMBRIDGE.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital stock.....	\$100,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Bills in circulation.....	70,104 00	158,190 00	151,781 00	77,762 00	113,782 00
Net profits on hand.....	6,498 86	47,218 84	5,816 35	17,063 43	29,247 21
Balances due to other banks.....			225 22		3,709 01
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	65,266 20	217,532 20	77,415 43	18,578 95	22,673 67
Cash deposited bearing interest.....					
Total amount due from the bank ..	241,869 06	722,941 04	385,238 00	213,404 38	369,411 89
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	6,572 63	26,348 28	11,442 25	12,974 54	8,317 67
Real estate.....		18,500 00	5,850 00	2,400 00	3,000 00
Bills of banks in this and of the other New England States.....	9,073 34	9,700 57	22,381 56	1,109 00	2,417 00
Balances due from other banks.....	31,714 73	94,092 97	42,940 79	14,468 55	7,494 55
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks. ....	194,508 36	574,299 22	302,623 40	182,452 29	348,182 67
Total amount of resources of bank..	241,869 06	722,941 04	385,238 00	213,404 38	369,411 89
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 12,000 00	(Went into operation Mar. 12, 1855.)	October, 1854, 3½ per cent., 3,500 00 April, 1855, 3½ per cent., 3,500 00	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	1,906 51	33,348 27			18,000 00
Amount of debts due to the bank, secured by a pledge on its stock.	10,200 00	8,880 00	25,800 00	7,960 00	
Amount of debts due and not paid, and considered doubtful .....				2,000 00	

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation.....	66,523 00	94,840 00	135,410 00	120,156 00	69,931 00
Net profits on hand.....	3,913 02	9,473 45	33,675 59	41,585 18	3,156 17
Balances due to other banks.....				1,388 44	8,930 57
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted...	15,528 55	16,993 45	82,564 76	24,004 19	26,934 70
Cash deposited bearing interest...					
Total amount due from the bank..	185,964 57	221,306 90	451,650 35	387,133 81	208,952 44
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	5,154 28	2,864 00	6,121 06	3,832 30	4,085 58
Real estate.....			18,000 00		9,499 20
Bills of banks in this and of the other New England States.....	2,490 00	16,618 00	10,136 00	12,323 35	8,123 25
Balances due from other banks....	8,112 72	13,690 39	27,317 78	10,465 80	3,000 00
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded d-bts of every description, excepting the balances due from other banks..	170,207 57	188,134 51	390,075 51	360,512 36	184,244 41
Total amount of resources of bank	185,964 57	221,306 90	451,650 35	387,133 81	208,952 44
Rate and amount of dividends since the last annual return, with dates .....	April, 1855, 3 per cent., 3,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	October, 1854, 5 per cent. on 150,000 00 7,500 00 April, 1855, 5 per cent. on 200,000 00 10,000 00	October, 1854, 5 per cent., 10,000 00 April, 1855, 5 per cent., 10,000 00	April, 1855, 3 per cent., 3,375 62
Amount of reserved profits at the time of declaring the last divi- dend .....		4,457 93	22,281 38	33,713 35	
Amount of debts due to the bank, secured by a pledge on its stock..	450 00	5,000 00	952 67	2,688 00	4,182 50
Amount of debts due and not paid, and considered doubtful .....					



## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	LOWELL.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation .....	127,192 00	344,928 00	108,338 00	62,722 00	84,438 00
Net profits on hand .....	28,729 26	120,441 10	10,958 25	9,195 95	20,597 38
Balances due to other banks .....	.....	606 13	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted. ....	53,730 78	35,388 28	42,084 92	14,409 71	46,651 87
Cash deposited bearing interest. ....	5,000 00	.....	.....	.....	.....
Total amount due from the bank. .	414,652 04	1,101,363 51	311,381 17	186,327 66	301,787 25
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	5,451 95	9,669 89	4,340 18	5,688 73	6,154 56
Real estate .....	.....	.....	12,501 87	5,602 64	5,235 56
Bills of banks in this and of the other New England States .....	9,668 07	4,227 00	10,966 61	2,380 00	2,103 00
Balances due from other banks. ....	17,703 70	46,149 45	33,712 80	589 72	8,659 55
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks. .	381,828 32	1,041,317 17	249,859 71	172,066 57	279,634 58
Total amount of resources of bank.	414,652 04	1,101,363 51	311,381 17	186,327 66	301,787 25
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 4 per cent., 24,000 00 April, 1855, 4 per cent., 24,000 00	October, 1854, 4 per cent. on 100,000 00 and 6 per cent. per annum on 50,000 00 4,972 79 April, 1855, 4 per cent. on 150,000 00 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	16,000 00	87,800 00	5,536 15	5,238 02	13,883 27
Amount of debts due to the bank, secured by a pledge on its stock.	4,390 00	3,900 00	1,350 00	2,000 00	.....
Amount of debts due and not paid, and considered doubtful .....	183 19	.....	.....	.....	950 00

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	SOUTH READ- ING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital stock.....	\$100,000 00	\$100,000 00	\$200,000 00	\$100,000 00	\$100,000 00
Bills in circulation.....	68,526 00	119,635 00	90,784 00	92,863 00	121,508 00
Net profits on hand.....	4,432 29	7,531 55	9,933 43	9,150 38	4,900 62
Balances due to other banks.....			13,626 63		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	13,301 03	11,084 88	24,868 37	42,007 98	8,163 42
Cash deposited bearing interest....					
Total amount due from the bank..	186,259 32	238,251 43	339,212 43	244,021 36	234,572 04
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house .....	3,915 97	3,424 20	12,874 69	6,769 65	5,766 68
Real estate.....		2,000 00	5,500 00	4,786 81	3,000 00
Bills of banks in this and of the other New England States.....	123 00	10,631 00	1,390 97	1,641 00	3,781 00
Balances due from other banks....	13,099 57	22,178 01	5,705 60	33,250 49	32,558 79
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	169,120 78	200,018 22	313,741 17	197,573 41	189,465 57
Total amount of resources of bank.	186,259 32	238,251 43	339,212 43	244,021 36	234,572 04
Rate and amount of dividends since the last annual return, [ with dates .....	April, 1855, 4 per cent., 4,000 00	April, 1855, 2,911 03	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	April, 1855, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....		3,010 14	2,961 80	3,717 78	460 10
Amount of debts due to the bank, secured by a pledge on its stock.	8,600 00	7,983 78	6,150 00		500 00
Amount of debts due and not paid, and considered doubtful.....			1,388 38		67 98

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation .....	40,802 00	176,015 00	154,861 00	47,719 00	123,967 00
Net profits on hand .....	4,586 78	38,585 32	29,125 51	7,717 04	22,577 47
Balances due to other banks .....	266 50	.....	.....	456 31	1,212 75
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	1,433 34	33,869 84	23,359 01	9,717 53	32,928 38
Cash deposited bearing interest ....	1,229 17	.....	.....	.....	.....
Total amount due from the bank..	148,317 79	498,470 16	457,345 52	165,609 88	380,685 60
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined metals in its banking-house .....	2,699 14	22,607 49	12,535 17	5,698 33	7,011 13
Real estate .....	.....	3,000 00	3,985 05	.....	1,000 00
Bills of banks in this and of the other New England States .....	960 00	1,174 00	522 00	669 00	263 00
Balances due from other banks ....	12,157 41	56,642 49	18,341 32	4,450 90	8,611 49
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	132,501 24	415,046 18	421,961 98	154,791 65	363,799 98
Total amount of resources of bank..	148,317 79	498,470 16	457,345 52	165,609 88	380,685 60
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 3 per cent., 3,000 00 April, 1855, None.	October, 1854, 4 per cent., 9,000 00 April, 1855, 4 per cent., 10,000 00	October, 1854, 3½ per cent. on 200,000 00 7,000 00 1½ per cent. on 50,000 00 new stock, 750 00 7,750 00 April, 1855, 3½ per cent., 8,750 00	April, 1855, 4 per cent., 4,000 00	October, 1854, 3 per cent., 6,000 00 April, 1855, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend .....	1,211 47	27,500 00	17,993 86	3,953 34	12,882 08
Amount of debts due to the bank, secured by a pledge on its stock .....	125 00	2,000 00	3,280 00	.....	885 00
Amount of debts due and not paid, and considered doubtful .....	1,500 00	.....	.....	1,020 75	322 11

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	LEICESTER.	MILFORD.	MILBURY.	NORTHBORO <sup>1</sup> .	OXFORD.
	Leicester.	Milford.	Milbury.	Northboro <sup>1</sup> .	Oxford.
DUE FROM THE BANK.					
Capital stock.....	\$200,000 00	\$200,000 00	\$75,000 00	\$100,000 00	\$100,000 00
Bills in circulation.....	144,201 00	109,159 00	52,324 00	82,244 00	69,718 00
Net profits on hand.....	17,645 55	35,591 52	8,700 63	8,073 66	11,486 83
Balances due to other banks.....	9,835 26	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	16,937 72	29,228 74	17,426 69	20,443 29	11,114 13
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	388,619 53	373,979 26	153,451 32	210,760 95	192,318 96
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	6,356 03	6,224 61	2,921 39	5,877 20	3,434 21
Real estate.....	.....	.....	.....	2,310 63	4,188 61
Bills of banks in this and of the other New England States.....	770 00	6,381 50	705 00	2,194 00	279 00
Balances due from other banks....	17,160 77	15,246 44	8,023 45	14,250 18	11,822 56
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	364,332 73	346,126 71	141,801 48	186,128 94	172,594 58
Total amount of resources of bank.	388,619 53	373,979 26	153,451 32	210,760 95	192,318 96
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 5 per cent. on 150,000 00 7,500 00 4 per cent. on 50,000 00 2,000 00 April, 1855, 5 per cent., 10,000 00	Oct., 1854, 4 per cent., 8,000 00 April, 1855, 5 per cent., 10,000 00	Oct., 1854, 4 per cent., 3,000 00 April, 1855, 4 per cent., 3,000 00	None.	Oct., 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	8,000 00	25,300 00	4,000 00	.....	6,629 77
Amount of debts due to the bank, secured by a pledge on its stock..	.....	1,300 00	450 00	.....	275 00
Amount of debts due and not paid, and considered doubtful.....	.....	.....	1,000 00	300 00	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	City.	Central.	Citizens'.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$100,000 00	\$262,350 00	\$350,000 00	\$150,000 00
Bills in circulation.....	105,281 00	79,591 75	139,840 00	83,099 00	45,837 00
Net profits on hand.....	16,317 76	16,333 58	15,697 49	28,592 83	55,637 69
Balances due to other banks.....		268 62	84	7,214 93	2,747 57
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	15,089 16	21,287 24	93,224 83	75,738 15	36,643 05
Cash deposited bearing interest.....			1,000 00		
Total amount due from the bank..	286,687 92	217,481 19	512,113 16	544,644 91	290,865 31
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house.....	6,963 00	5,674 30	11,337 82	14,667 72	8,226 99
Real estate.....	2,600 00				
Bills of banks in this and of the other New England States.....	3,390 00	1,005 00	910 00	4,352 00	367 00
Balances due from other banks....	11,091 57	24,038 84	13,290 93	26,812 28	13,608 31
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	262,643 35	186,763 05	486,574 41	498,812 91	268,663 01
Total amount of resources of bank.	286,687 92	217,481 19	512,113 16	544,644 91	290,865 31
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 4 per cent. on 100,000 00 4,000 00 and int'et on 21,000 00 new capital, 333 36 4,333 36 April, 1855, 4 per cent., 6,000 00	Oct., 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	4 per cent., 8,000 00	Oct., 1854, 4 per cent. on 250,000 00 10,000 00 Interest on 100,000 00 new stock, 1,625 00 11,625 00 April, 1855, 4 per cent. on 350,000 00 14,000 00	Oct., 1854, 5 per cent., 7,500 00 April 1855, 5 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last divi- dend.....	9,544 77	11,534 43	4,907 96	14,500 00	44,258 02
Amount of debts due to the bank, secured by a pledge on its stock.....				800 00	
Amount of debts due and not paid, and considered doubtful.....		5,041 81		545 63	

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	WORCESTER.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital stock.....	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Bills in circulation.....	136,807 00	94,036 00	135,347 00	117,931 00	190,885 00
Net profits on hand.....	56,787 75	21,139 38	60,230 24	16,585 82	57,301 36
Balances due to other banks.....	3,807 81	.....	11,502 06	8,738 35	1,958 73
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	79,223 46	58,464 06	89,198 37	36,661 63	38,838 87
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	626,626 02	423,639 44	596,277 67	379,916 80	488,983 96
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	16,810 44	13,600 00	13,290 74	7,132 20	7,572 38
Real estate.....	.....	.....	25,000 00	.....	3,481 05
Bills of banks in this, and of the other New England States.....	871 00	1,995 00	2,507 00	490 00	889 00
Balances due from other banks....	28,412 02	6,516 18	38,696 03	10,152 37	73,999 72
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	580,532 56	401,528 26	516,783 90	362,142 23	403,041 81
Total amount of resources of banks.	626,626 02	423,639 44	596,277 67	379,916 80	488,983 96
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 4 per cent., 14,000 00 April, 1855, 4 per cent., 14,000 00	October, 1854, 4 per cent. on 150,000 00 6,000 00 extra 5 per cent., 7,500 00 April, 1855, 4 per cent. on 250,000 00 10,000 00	October, 1854, 5 per cent., 15,000 00 April, 1855, 4 per cent., 12,000 00	October, 1854, 3½ per cent., 7,000 00 April, 1855, 3½ per cent., 7,000 00	October, 1854, 4½ per cent., 9,000 00 April, 1855, 4½ per cent., 9,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	40,400 10	10,750 00	42,629 97	8,036 74	46,465 69
Amount of debts due to the bank, secured by a pledge on its stock.	2,500 00	.....	.....	.....	215 00
Amount of debts due and not paid, and considered doubtful.....	.....	428 00	.....	7,000 00	10,000 00



## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	WARE.	CONWAY.	GREENFIELD.		CHICOPEE.
	Hampshire Manufacturers?	Conway.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANK.					
Capital stock.....	\$250,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation.....	231,200 00	90,881 00	149,277 00	134,540 00	90,432 00
Net profits on hand.....	33,761 35	6,413 83	23,716 64	21,650 62	10,926 96
Balances due to other banks.....	.....	7 95	.....	1,041 97	1,317 14
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	18,904 91	11,079 77	22,743 46	31,332 95	19,921 25
Cash deposited bearing interest....	.....	.....	.....	.....	.....
Total amount due from the bank..	533,866 26	208,382 55	395,737 10	388,565 54	272,597 35
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house .....	16,974 64	5,149 51	7,090 24	6,771 12	5,227 33
Real estate.....	3,785 30	.....	6,662 40	6,500 00	.....
Bills of banks in this, and of the other New England States.....	.....	2,003 00	3,411 00	325 00	1,082 00
Balances due from other banks....	18,186 09	10,607 10	27,464 20	48,733 80	25,517 54
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks....	494,920 23	190,622 94	351,109 26	326,235 62	240,770 48
Total amount of resources of bank.	533,866 26	208,382 55	395,737 10	388,565 54	272,597 35
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 4 per cent., 10,000 00 April, 1855, 4 per cent., 10,000 00	.....	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 3½ per cent., 5,250 00
Amount of reserved profits at the time of declaring the last divi- dend.....	23,436 47	.....	13,806 39	19,529 12	1,931 16
Amount of debts due to the bank, secured by a pledge on its stock.	2,900 00	9,345 13	.....	.....	300 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	.....	2,000 00	21,850 00

D.—*Abstract exhibiting the condition of banks in Massachusetts*—Cont'd.

	HOLYOKE.	MONSON.	SPRINGFIELD.		
	Hadley Falls.	Monson.	Agawam.	Chicopee.	John Hancock.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$200,000 00	\$150,000 00	\$200,000 00	\$300,000 00	\$150,000 00
Bills in circulation .....	213,304 00	123,082 00	129,431 00	207,433 00	130,332 00
Net profits on hand .....	19,579 97	10,203 54	20,395 75	40,292 37	13,209 28
Balances due to other banks ..	1,360 07	287 50	7,665 68	2,711 14	6,980 05
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	19,236 26	17,336 25	89,781 96	64,866 30	23,970 95
Cash deposited bearing interest ..					5,000 00
Total amount due from the bank ..	453,480 30	300,909 29	447,274 39	615,302 81	339,492 28
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	7,221 90	7,990 50	7,334 70	10,623 98	11,665 97
Real estate .....	6,316 84	6,434 09	7,766 53	7,000 00	8,536 50
Bills of banks in this and of the other New England States .....		777 00	18,342 00	21 00	187 00
Balances due from other banks ....	56,664 27	9,609 30	39,908 85	34,795 53	5,733 59
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks .....	383,277 29	276,098 40	373,922 31	562,862 30	303,369 22
Total amount of resources of bank ..	453,480 30	300,909 29	447,274 39	615,302 81	339,492 28
Rate and amount of dividends, since the last annual return, with dates .....	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	April, 1855, 2 per cent., 3,000 00	October, 1854, 5 per cent., 10,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 5 per cent., 15,000 00 April, 1855, 5 per cent., 15,000 00	October, 1854, 2 per cent., 3,000 00 April, 1855, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	9,900 88	3,391 52	12,654 35	25,624 09	6,746 82
Amount of debts due to the bank, secured by a pledge on its stock.	1,000 00	400 00	500 00	900 00	2,900 00
Amount of debts due and not paid, and considered doubtful .....			20,400 00		2,500 00

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	SPRINGFIELD.			WESTFIELD.	
	Pynchon.	Springfield.	Western.	Hampden.	Westfield.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$150,000 00	\$300,000 00	\$250,000 00	\$150,000 00	\$150,000 00
Bills in circulation .....	162,352 00	168,648 00	189,679 00	132,710 00	124,517 00
Net profits on hand .....	16,269 66	25,068 29	16,841 95	20,632 79	16,807 33
Balances due to other banks .....		1,067 94	25,945 43	5 25	989 15
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	16,384 36	33,296 52	38,549 03	29,877 58	22,765 04
Cash deposited bearing interest .....					
Total amount due from the bank..	345,006 02	528,080 75	521,015 41	333,225 62	315,078 52
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	8,085 17	7,587 13	7,336 15	5,583 22	3,901 91
Real estate .....	16,093 57	7,200 00	35,350 48	8,150 74	5,051 54
Bills of banks in this and of the other New England States .....	834 00	893 00	576 00	2,510 00	1,938 00
Balances due from other banks ...	12,346 97	8,968 64	17,016 47	35,707 37	25,573 98
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks .....	307,646 31	503,431 98	460,736 31	281,274 29	278,613 09
Total amount of resources of bank.	345,006 02	528,080 75	521,015 41	333,225 62	315,078 52
Rate and amount of dividends, since the last annual return, with dates .....	October, 1854, 6 per cent., 9,000 00 April, 1855, 5 per cent., 7,500 00	October, 1854, 4 per cent., 12,000 00	October, 1854, 4 per cent., 10,000 00 April, 1855, 4 per cent., 10,000 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	8,036 10	14,984 21	7,889 00	16,131 67	10,670 23
Amount of debts due to the bank, secured by a pledge on its stock.	3,300 00	.....	2,291 86	2,100 00	4,360 00
Amount of debts due and not paid, and considered doubtful .....	.....	9,873 00	5,000 00	.....	4,650 00

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	ADAMS.	GT. BARRING- TON.	LEE.	PITTSFIELD.	
	Adams.	Mahaiwa.	Lee.	Agricultural.	Pittsfield.
DUE FROM THE BANK.					
Capital stock.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$300,000 00
Bills in circulation.....	169,843 00	191,348 00	144,421 00	242,227 00	307,986 00
Net profits on hand.....	26,735 60	28,268 87	28,966 53	27,807 01	21,687 28
Balances due to other banks.....	1,060 14	2,090 57	5,265 03	3,208 85	10,985 42
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	30,160 90	26,874 20	18,083 22	57,598 83	45,179 88
Cash deposited bearing interest.....	9,000 00	.....	.....	.....	.....
Total amount due from the bank..	436,799 64	448,581 64	396,735 78	530,841 69	685,838 58
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house.....	5,719 20	7,494 25	4,445 27	7,554 34	7,441 21
Real estate.....	3,450 00	2,733 92	2,330 00	8,800 00	1,616 00
Bills of banks in this and of the other New England States.....	1,540 00	1,519 00	695 00	4,026 00	2,993 00
Balances due from other banks.....	37,680 24	25,135 52	15,569 65	110,550 64	63,538 48
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	388,410 20	411,698 95	373,695 86	399,910 71	610,249 89
Total amount of resources of bank.	436,799 64	448,581 64	396,735 78	530,841 69	685,838 58
Rate and amount of dividends since the last annual return, with dates.....	October, 1854, 3½ per cent., 7,000 00 April, 1855, 3½ per cent., 7,000 00	October, 1854, 4 per cent. on 150,000 00 old capital, & 2 per cent. on 25,000 00 new capital, 6,500 00 April, 1855, 4½ per cent., 9,000 00	October, 1854, 5 per cent., 10,000 00 April, 1855, 5 per cent., 10,000 00	October, 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00	October, 1854, 3 per cent., for 4 months, 9,000 00 April, 1854, 4 per cent., for 10 months, 12,000 00
Amount of reserved profits at the time of declaring the last divi- dend.....	17,904 18	20,027 68	20,777 79	17,641 08	4,873 54
Amount of debts due to the bank, secured by a pledge on its stock, Amount of debts due and not paid, and considered doubtful.....	.....	400 00	1,771 09	.....	5,200 00

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
<b>DUE FROM THE BANK.</b>					
Capital stock.....	\$150,000 00	\$100,000 00	\$250,000 00	\$150,000 00	\$100,000 00
Bills in circulation .....	113,543 00	73,510 00	137,405 00	80,481 00	51,904 00
Net profits on hand.....	10,335 85	10,230 21	49,484 45	10,872 21	15,582 20
Balances due to other banks.....	2,036 77	.....	5,751 80	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ....	32,175 55	41,171 46	75,397 62	92,412 48	37,469 54
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the bank..	308,091 17	224,911 67	518,038 87	333,765 69	204,955 74
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	4,521 25	4,694 84	12,035 05	8,869 24	6,043 22
Real estate .....	2,250 00	.....	.....	.....	6,000 00
Bills of banks in this and of the other New England States.....	1,121 00	1,300 00	1,203 00	421 00	2,052 37
Balances due from other banks....	25,322 39	18,933 37	7,700 58	26,022 21	16,659 03
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks...	274,876 53	199,983 46	497,100 24	298,453 24	174,201 12
Total amount of resources of bank.	308,091 17	224,911 67	518,038 87	333,765 69	204,955 74
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 4½ per cent. on 100,000 00 old stock, 4,500 00 and 3 p. ct. on 50,000 00 new stock, 1,500 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	Nov., 1854, 4 per cent., 10,000 00 May, 1855, 4 per cent., 10,000 00 August, 1855, 4 per cent., 10,000 00	October, 1854, 3 per cent. on 100,000 00 3,000 00 1½ per cent. on 50,000 00 750 00 April, 1855, 3 per cent. on 150,000 00 5,250 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	2,998 27	5,658 12	39,811 78	2,429 35	11,476 17
Amount of debts due to the bank, secured by a pledge on its stock..	.....	.....	150 00	.....	7,500 00
Amount of debts due and not paid, and considered doubtful .....	.....	.....	.....	50 00	.....

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	QUINCY.		RANDOLPH.	ROXBURY.	
	Mount Wol- laston.	Quincy Stone.	Randolph.	People's.	Rockland.
DUE FROM THE BANK.					
Capital stock .....	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation .....	61,916 00	65,491 00	77,842 00	76,721 00	76,175 00
Net profits on hand .....	7,362 87	16,388 06	45,751 37	18,580 39	8,820 54
Balances due to other banks .....				328 88	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	61,347 46	35,756 70	49,166 66	53,446 73	52,302 25
Cash deposited bearing interest....				20,000 00	
Total amount due from the bank..	230,626 33	217,635 76	322,760 03	319,077 00	287,297 79
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house .....	4,076 56	5,274 06	8,619 56	19,825 15	10,238 53
Real estate .....		5,000 00			
Bills of banks in this and of the other New England States.....	2,903 19	2,693 63	728 00	1,485 00	111 00
Balances due from other banks....	23,604 58	13,865 74	13,419 56	15,374 07	31,739 61
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	200,042 00	190,802 33	299,992 91	282,392 78	245,208 65
Total amount of resources of bank.	230,626 33	217,635 76	322,760 03	319,077 00	287,297 79
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 4,000 00	October, 1854, 4½ per cent., 4,500 00 April, 1855, 4½ per cent., 4,500 00	October, 1854, 5 per cent., 7,500 00 April, 1855, 5 per cent., 7,500 00	October, 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00	October, 1854, 4 per cent., 4,000 00 April, 1855, 4 per cent., 5,768 00
Amount of reserved profits at the time of declaring the last divi- dend .....	2,601 62	11,913 98	32,211 45	12,589 39	1,000 00
Amount of debts due to the bank, secured by a pledge on its stock.	3,700 00	1,600 00		3,400 00	500 00
Amount of debts due and not paid, and considered doubtful .....		343 99		1,424 00	



## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd.

	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
DUE FROM THE BANK.					
Capital stock.....	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00	\$350,000 00
Bills in circulation.....	95,886 00	77,752 00	52,177 00	85,082 25	161,406 00
Net profits on hand.....	26,017 09	14,755 23	8,082 00	5,307 44	44,547 05
Balances due to other banks.....	804 08	4,558 10	12,017 70	504 28	8,187 41
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	37,687 14	9,501 12	13,492 59	27,098 88	86,424 99
Cash deposited bearing interest.....				1,850 00	
Total amount due from the bank..	310,394 31	256,566 45	185,769 29	419,842 85	650,565 45
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house.....	4,405 24	5,336 00	4,313 65	8,100 27	13,457 29
Real estate.....	6,000 00	500 00	3,900 00	3,000 00	8,400 84
Bills of banks in this and of the other New England States.....	493 00	247 00	1,781 00	420 00	9,885 19
Balances due from other banks....	6,519 94	3,544 16	3,000 00	34,954 83	25,133 82
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	292,976 13	246,939 29	172,774 64	373,367 75	593,688 31
Total amount of resources of bank.	310,394 31	256,566 45	185,769 29	419,842 85	650,565 45
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00	Nov., 1854, 3½ per cent., 5,250 00 May, 1855, 3½ per cent., 5,250 00	No dividend.	Oct., 1854, 4 per cent., 8,000 00 April, 1855, 4 per cent., 8,000 00 July, 1855, 3½ per cent., 7,000 00	Oct., 1854, 3 3-7 per cent., 12,000 00 April, 1855, 3 3-7 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend.....	16,106 12	9,801 73	11,041 12	1,540 76	28,976 83
Amount of debts due to the bank, secured by a pledge on its stock.....		300 00		12,000 00	2,000 00
Amount of debts due and not paid, and considered doubtful.....			5,000 00		

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

	FALL RIVER.		NEW BEDFORD.		
	Massasoit.	Metacomet.	Bedford Commercial.	Marine.	Mechanics'.
DUE FROM THE BANK.					
Capital stock .....	\$200,000 00	\$600,000 00	\$600,000 00	\$600,000 00	\$400,000 00
Bills in circulation .....	127,327 00	196,151 00	201,380 00	231,234 00	212,186 00
Net profits on hand .....	29,335 81	28,327 64	39,936 59	45,852 47	18,248 98
Balances due to other banks.....	8,192 22	2,198 27	203,659 00	6,760 29	5,768 74
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	41,536 98	106,934 13	121,941 96	168,024 07	138,889 10
Cash deposited bearing interest.....	.....	.....	9,831 57	10,473 14	.....
Total amount due from the bank..	406,392 01	933,611 04	1,176,749 12	1,062,343 97	775,092 82
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house .....	7,352 73	9,115 29	13,364 53	8,642 37	11,950 62
Real estate .....	.....	.....	27,662 60	8,126 07	9,000 00
Bills of banks in this and of the other New England States.....	3,961 12	24,895 70	1,891 00	780 00	740 00
Balances due from other banks.....	.....	45,566 92	82,864 78	38,286 78	53,069 94
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	395,078 16	854,033 13	1,050,966 21	1,006,508 75	700,332 26
Total amount of resources of bank	406,392 01	933,611 04	1,176,749 12	1,062,343 97	775,092 82
Rate and amount of dividends since the last annual return, with dates.....	January, 1855, 4 per cent., 8,000 00	January, 1855, 3½ per cent., 21,000 00	October, 1854, 3½ per cent., 21,000 00	October, 1854, 4 per cent., 20,000 00	October, 1854, 3 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend .....	July, 1855, 4 per cent., 8,000 00	July, 1855, 3 per cent., 18,000 00	April, 1855, 4 per cent., 24,000 00	April, 1855, 4 per cent., 20,000 00	April, 1855, 3½ per cent., 14,000 00
Amount of debts due to the bank, secured by a pledge on its stock.	26,281 82	20,332 76	18,568 35	27,748 74	4,914 16
Amount of debts due and not paid, and considered doubtful .....	800 00	.....	.....	500 00	.....
	.....	.....	3,297 83	1,050 01	900 00

## D.—Abstract exhibiting the condition of banks in Massachusetts—Cont'd

	NEW BEDFORD.	TAUNTON.			ABINGTON.
	Merchants'.	Bristol County.	Machinists'.	Taunton.	Abington.
<b>DUE FROM THE BANK.</b>					
Capital stock .....	\$600,000 00	\$350,000 00	\$200,000 00	\$350,000 00	\$150,000 00
Bills in circulation .....	330,418 00	187,142 00	96,612 00	213,561 00	94,917 00
Net profits on hand .....	68,642 34	38,619 56	28,938 41	54,480 34	22,721 23
Balances due to other banks.....	15,091 61	928 15	447 00	7,647 87	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted ..	277,070 17	75,373 61	53,174 18	125,547 63	26,749 62
Cash deposited bearing interest....	8,072 05	.....	.....	.....	.....
Total amount due from the bank..	1,299,294 17	652,063 32	379,171 59	751,236 84	294,387 85
<b>RESOURCES OF THE BANK.</b>					
Gold, silver, and other coined met- als in its banking-house .....	43,091 01	11,063 94	7,095 62	10,627 87	4,847 60
Real estate .....	10,000 00	10,000 00	.....	10,000 00	5,829 09
Bills of banks in this and of the other New England States.....	635 00	3,429 50	4,794 00	1,709 00	1,833 00
Balances due from other banks....	35,319 00	12,697 94	20,473 76	24,360 67	7,730 05
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	1,210,249 16	614,871 94	346,808 21	704,539 30	274,148 11
Total amount of resources of bank.	1,299,294 17	652,063 32	379,171 59	751,236 84	294,387 85
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1854, 4 per cent., 24,000 00 April, 1855, 4 per cent., 24,000 00	Oct., 1854, 4 per cent., 14,000 00 April, 1855, 4 per cent., 14,000 00	Oct., 1854, 3 per cent. on 150,000 00 4,500 00 April, 1855, 4 per cent. on 200,000 00 8,000 00	Oct., 1854, 4 per cent., 14,000 00 April, 1855, 4½ per cent., 15,750 00	Oct., 1854, 4 per cent., 6,000 00 April, 1855, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last divi- dend .....	39,031 80	24,202 34	30,026 73	37,019 38	15,000 00
Amount of debts due to the bank, secured by a pledge on its stock, .....	.....	2,200 00	.....	1,400 00	1,090 00
Amount of debts due and not paid, and considered doubtful .....	5,000 00	17,326 06	271 63	.....	.....

D.—*Abstract exhibiting the condition of banks in Massachusetts*—Cont'd.

	HINGHAM.	N. BRIDGE- WATER.	PLYMOUTH.		WAREHAM.
	Hingham.	North Bridge- water.	Old Colony.	Plymouth.	Wareham.
DUE FROM THE BANK.					
Capital stock .....	\$140,000 00	\$100,000 00	\$150,000 00	\$150,000 00	\$100,000 00
Bills in circulation .....	85,770 00	80,484 00	124,948 00	140,078 00	84,392 00
Net profits on hand .....	24,922 92	8,012 74	20,362 44	7,772 75	.....
Balances due to other banks.....	.....	.....	843 04	.....	2,933 73
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted....	26,911 32	25,210 26	20,641 91	48,768 03	42,022 54
Cash deposited bearing interest....	.....	.....	.....	.....	.....
Total amount due from the bank..	277,604 24	213,707 00	316,795 39	346,618 78	229,348 27
RESOURCES OF THE BANK.					
Gold, silver, and other coined met- als in its banking-house .....	6,700 66	3,945 64	7,580 72	9,581 41	3,569 68
Real estate .....	5,000 00	.....	2,500 00	3,200 00	7,657 50
Bills of banks in this and of the other New England States.....	4,594 50	4,447 00	1,703 00	5,462 84	4,882 00
Balances due from other banks....	7,237 67	15,751 93	22,629 01	23,745 53	14,926 16
Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks..	254,071 41	189,562 43	282,382 66	304,629 00	198,312 93
Total amount of resources of bank.	277,604 24	213,707 00	316,795 39	346,618 78	229,348 27
Rate and amount of dividends since the last annual return, with dates.....	Oct., 1884, 4½ per cent., 6,000 00 April, 1885, 4½ per cent., 6,000 00	April, 1855, 3 per cent., 3,000 00	Oct., 1854, 5 per cent., 7,500 00 April, 1855, 4 per cent., 6,000 00	Oct., 1854, 5 per cent., 7,500 00 April, 1855, 4 per cent., 6,000 00	No dividend.
Amount of reserved profits at the time of declaring the last divi- dend .....	17,235 33	2,391 89	24,049 82	11,331 22	5,431 79
Amount of debts due to the bank, secured by a pledge on its stock.	485 00	.....	.....	1,000 00	.....
Amount of debts due and not paid, and considered doubtful .....	8,700 00	.....	3,000 00	5,000 00	.....

D.—*Abstract exhibiting the condition of banks in Massachusetts*—Cont'd.

	FALMOUTH.	PROVINCE-TOWN.	YARMOUTH.	NANTUCKET.
	Falmouth.	Provincetown.	Barnstable.	Pacific.
<b>DUE FROM THE BANK.</b>				
Capital stock .....	\$100,000 00	\$100,000 00	\$350,000 00	\$200,000 00
Bills in circulation .....	93,748 00	65,922 00	236,071 00	154,369 00
Net profits on hand .....	9,003 86	7,526 13	55,075 18	54,104 15
Balances due to other banks .....		17,412 99		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	9,725 22	11,548 97	17,416 14	225,351 31
Cash deposited bearing interest .....				
Total amount due from the bank .....	212,477 08	202,410 09	658,562 32	633,824 46
<b>RESOURCES OF THE BANK.</b>				
Gold, silver, and other coined metals in its banking-house .....	4,047 56	10,234 65	9,932 11	14,130 71
Real estate .....	4,400 00	3,700 00	2,000 00	10,000 00
Bills of banks in this and of the other New England States .....	3,720 00	482 00	1,532 00	4,391 00
Balances due from other banks .....	57,954 13	3,000 00	42,320 28	240,049 57
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks .....	142,355 39	184,993 44	602,777 93	365,253 18
Total amount of resources of bank .....	212,477 08	202,410 09	658,562 32	633,824 46
Rate and amount of dividends since the last annual return, with dates .....	October, 1854, 3 per cent., 3,000 00 April, 1855, 3½ per cent., 3,500 00	New bank.	October, 1854, 4 per cent., 14,000 00 April, 1855, 4 per cent., 14,000 00	October, 1854, 5 per cent., 10,000 00 April, 1855, 5 per cent., 10,000 00
Amount of reserved profits at the time of declaring the last dividend .....	5,338 27		42,540 05	42,370 47
Amount of debts due to the bank, secured by a pledge on its stock .....	500 00	1,075 00	7,920 00	
Amount of debts due and not paid, and considered doubtful .....				2,000 00

D.—*Abstract exhibiting the condition of banks in Massachusetts—Cont'd.*

## AGGREGATE.

	Thirty-seven banks in Boston.	One hundred and thirty-two banks out of Boston.	Total—one hun- dred and sixty- nine banks.
DUE FROM THE BANKS.			
Capital stock paid in.....	\$32,710,000 00	\$25,922,350 00	\$58,632,350 00
Bills in circulation .....	7,562,289 00	15,553,735 55	23,116,024 55
Net profits on hand.....	4,086,762 98	2,999,516 31	7,086,279 29
Balances due to other banks.....	5,384,547 71	563,288 08	5,947,835 79
Cash deposited, including all sums whatsoever due from the banks not bearing interest, their bills in circulation, profits and balances due to other banks excepted.....	15,176,690 56	6,302,026 94	21,478,717 50
Cash deposited bearing interest .....	263,599 85	230,942 65	494,542 50
Total amount due from the banks.....	65,183,890 10	51,571,859 53	116,755,749 63
RESOURCES OF THE BANKS.			
Gold, silver, and other coined metals in their banking- houses .....	3,348,830 40	1,060,571 95	4,409,402 35
Real estate .....	650,466 44	631,135 47	1,281,601 91
Bills of banks in this and of the other New England States.	4,082,457 10	465,253 38	4,547,710 48
Balances due from other banks .....	3,447,706 64	3,562,616 69	7,010,323 33
Amount of all debts due, including notes, bills of ex- change, and all stocks and funded debts of every de- scription, excepting the balances due from other banks..	53,654,429 52	45,852,282 04	99,506,711 56
Total amount of the resources of the banks .....	65,183,890 10	51,571,859 53	116,755,749 63
Rate and amount of dividends since the last annual re- turns, with dates .....	October, 1854, 1,154,451 79 April, 1855, 1,272,998 00	October, 1854, 912,891 15 April, 1855, 955,114 65	October, 1854, 2,067,342 94 April, 1855, 2,228,112 65
Amount of reserved profits at the time of declaring the last dividends.....	2,537,431 25	1,947,994 37	4,485,425 62
Amount of debts due to the banks, secured by a pledge on their stock .....	436,637 47	312,998 19	749,635 66
Amount of debts due and not paid, and considered doubt- ful .....	265,115 38	200,002 23	465,117 61

Average dividend of thirty-six banks in Boston, from which the amount is returned in October, 1854, is 3.57 per cent.; of thirty-seven banks in April, 1855, is 3.89 per cent.

Average dividend of one hundred and thirteen banks out of Boston in October, 1854, is 3.85 per cent. Of one hundred and twenty-two banks in April, 1855, is 3.90 per cent. Average dividend of one hundred and forty-nine banks in and out of Boston in October, 1854, is 3.69 per cent.; of one hundred and fifty-nine banks in April, 1855, is 3.89 per cent.



## REMARKS.

EAGLE BANK, BOSTON—"Amount of debts due and considered doubtful," includes \$2,544 50 due from Cohituate Bank.

SUFFOLK, JOHN HANCOCK, LYNN MECHANICS', and SALISBURY Banks, include in "amount of all debts due," &c., "loans to commonwealth."

SHOE AND LEATHER DEALERS' and STATE, include checks on Boston banks in "amount of bills of this and other New England States."

SHAWMUT—October dividend was 2 per cent. on new stock, and 4 per cent. on old stock.

BLACKSTONE—October dividend was \$14,000 on old, and \$5,395 79 on new stock.

MECHANICS'—Extra dividend of 12½ per cent. in October.

CONWAY BANK commenced operations September, 1854, with \$50,000; balance paid November, 1854.

CITY, LYNN—Profits over dividend in April, charged to outfit.

*The following banks, chartered by the legislature of 1855, are not embraced in the foregoing abstract, viz:*

Location.	Name.	Amount of capital.	Commenced operation.
Gloucester .....	Cape Ann.....	\$150,000 00	.....
Harwich .....	Cape Cod .....	100,000 00	.....
Boston .....	Mutual Redemption .....	3,000,000 00	.....

*The capital stock of the following banks was increased at the session of 1855, viz:*

Location.	Name of bank.	Amount of increase.	Remarks.
Brighton .....	Brighton Market.....	\$100,000 00	Paid.
Worcester .....	City .....	100,000 00	Paid.
Fairhaven .....	Fairhaven .....	100,000 00	Paid.
New Bedford .....	Marine .....	100,000 00	Paid.
Milford .....	Milford.....	50,000 00	\$34,000 paid in.
Newburyport .....	Ocean .....	50,000 00	
Rockport .....	Rockport . . .	50,000 00	Paid.
Haverhill .....	Union .....	50,090 00	Paid.

*The following table shows the aggregate of the several banks in 1854.*

	Thirty-six banks in Boston.	One hundred and seventeen banks out of Boston.	Total—one hun- dred and fifty- three banks.
<b>DUE FROM THE BANKS.</b>			
Capital stock paid in .....	\$31,018,610 00	\$23,474,050 00	\$54,492,660 00
Bills in circulation .....	8,773,057 00	16,030,701 25	24,803,758 25
Net profits on hand .....	3,791,199 81	2,543,830 32	6,335,030 13
Balances due to other banks .....	6,535,632 68	394,466 27	6,930,098 95
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted .....	13,288,894 61	5,494,386 50	18,783,281 11
Cash deposited bearing interest .....	377,854 02	185,459 94	563,313 96
Total amount due from the banks .....	63,785,248 12	48,122,894 28	111,908,142 40
<b>RESOURCES OF THE BANKS.</b>			
Gold, silver, and other coined metals in their banking- houses .....	2,891,624 29	936,778 59	3,828,402 88
Real estate .....	653,865 51	532,643 64	1,186,509 15
Bills of banks in this and of the other New England States ..	4,821,996 32	503,598 47	5,325,594 79
Balances due from other banks .....	4,335,953 94	3,889,728 36	8,225,682 30
Amount of all debts due, including notes, bills of ex- change, and all stocks and funded debts of every de- scription, excepting the balances due from other banks..	51,081,808 06	42,260,145 22	93,341,953 28
Total amount of the resources of the banks .....	63,785,248 12	48,122,894 28	111,908,142 40
Rate and amount of dividends since the last annual re- turns, with dates .....	October, 1853, 388,750 00 April, 1854, 1,218,600 00	October, 1853, 575,260 00 April, 1854, 896,027 00	October, 1853, *964,010 00 April, 1854, 2,114,627 00
Amount of reserved profits at the time of declaring the last dividends .....	2,320,169 13	1,634,166 06	3,954,335 19
Amount of debts due to the banks, secured by a pledge on their stock .....	294,255 13	234,778 78	529,033 91
Amount of debts due and not paid, and considered doubtful.	203,527 81	113,103 95	316,631 76

Average dividend of thirty-four banks in Boston, from which the amount is returned in April, 1854, is 4.11 per cent. Average dividend of one hundred and seven banks out of Boston, in April, 1854, is 3.99 per cent. Average dividend of one hundred and forty-one banks in the State, in April, 1854, is 4.06 per cent.

\* Many of the banks failed to make return of their October dividends.

### *Aggregate of eighty savings banks.*

Number of depositors .....	148,263
Amount of deposits .....	\$27,296,216 75
Public funds .....	697,247 14
Loans on public funds .....	10,300 00
Bank stock .....	6,366,067 41
Loans on bank stock .....	975,315 50
Deposites in banks, bearing interest .....	487,468 14
Railroad stock .....	119,914 00
Loans on railroad stock .....	199,913 00
Invested in real estate .....	176,310 16
Loans in mortgage of real estate .....	9,423,135 05
Loans to county or town .....	2,487,917 75
Loans on personal security .....	6,909,846 07
Cash on hand .....	344,827 95
Rate and amount of ordinary dividend for last year .....	4.97 per cent.
Average annual per cent. of dividends of last five years .....	Am't, 1,049,435 56
Annual expenses of the institutions .....	6.75 per cent.
	77,756 63

## E.

*Abstract of exhibiting the condition of the Banks of Rhode Island, on Saturday, the 8th day of September, 1855, from the returns made to the General Assembly.*

	PROVIDENCE.				
	American.	Arcade.	Atlantic.	Atlas.	Bank of America.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in.....	\$983,750 00	\$785,350 00	\$111,050 00	\$100,000 00	\$152,150 00
Bills in circulation.....	160,457 00	665,807 00	39,098 00	29,350 00	51,904 00
Deposites on interest.....	48,232 81	37,653 49	3,803 52	900 00	8,760 93
Deposites not on interest.....	77,277 67	89,817 61	30,243 46	22,961 00	22,480 21
Debts due to other banks.....	.....	9,023 04	.....	3,773 40	2,300 33
Dividends unpaid.....	.....	4,130 25	230 00	2,966 00	308 00
Net profits on hand.....	50,411 22	32,894 97	4,903 67	963 44	9,002 80
Total amount of liabilities.....	1,320,128 70	1,624,676 36	189,328 65	160,913 84	246,906 27
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors.....	21,150 00	5,900 00	7,260 00	11,962 00	750 00
Debts due from other stockholders	27,575 96	50,677 00	15,388 88	26,854 66	3,955 00
Debts due from all others.....	1,131,632 99	1,487,504 32	160,431 92	111,345 83	227,555 36
Specie actually in bank.....	4,664 24	25,459 06	2,504 85	2,064 00	4,108 97
Bills of other banks.....	115,939 09	17,254 00	1,643 00	3,885 18	5,709 77
Deposites in other banks.....	4,387 14	37,881 98	300 00	563 23	3,327 17
Amount of its own stock held by the bank.....	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	14,779 28	.....	.....	.....	.....
Real estate.....	.....	.....	.....	.....	.....
Other property.....	.....	.....	1,800 00	*4,238 94	1,500 00
Total amount of resources.....	1,320,128 70	1,624,676 36	189,328 65	160,913 84	246,906 27
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return	32,900 00	28,350 00	6,750 00	.....	5,050 00
Par value of shares.....	50 00	50 00	50 00	50,000 00	50 00
Date, rate per cent. semi-annual-ly, and amount of last dividend..	May 7, 3½ per cent., 34,121 50	July 6, 4 per cent., 31,156 00	April 5, 4 per cent., 4,274 00	Sept'ber 1, 4 per cent., 4,000 00	April 5, 4 per cent., 5,964 00
Amount of suspended paper considered bad or doubtful.....	130 00	.....	.....	.....	.....
Reserved profits at the time of last dividend.....	27,328 90	37,802 82	846 12	861 00	3,257 81
Amount loaned on pledges of stock in the bank.....	2,760 00	.....	300 00	1,576 23	.....
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	73,650 00	.....	.....	.....
Debts due and not paid.....	1,550 86	25,024 62	300 00	1,200 00	6,283 44
Largest amount of indebtedness of any one person or firm.....	65,100 00	90,000 00	9,000 00	7,650 40	17,898 00
Amount of bills in circulation under five dollars.....	35,632 00	81,030 00	12,722 00	17,362 00	31,164 00

\* ATLAS BANK.—The item of \$4,238 94 is made up as follows: Other property (not real estate) \$1,853 73; expenses, \$2,302 30; exchange, \$82 91.

† Secured by stock in this bank.

‡ Stock note.

E.—*Abstract exhibiting the condition of banks in Rhode Island—Cont'd.*

	PROVIDENCE.				
	Bank of Commerce.	Bank of North America.	Blackstone Canal.	Butchers and Drovers'.	Bank of the Republic.
DUE FROM THE BANK.					
Capital stock actually paid in.....	\$1,061,650 00	\$780,000 00	\$500,000 00	\$246,450 00	\$80,160 00
Bills in circulation.....	90,589 00	76,000 00	241,300 00	91,736 00	40,621 00
Deposites on interest.....	940 27	5,000 00	12,900 00	.....	.....
Deposites not on interest.....	108,120 67	70,710 14	95,347 39	34,575 80	7,420 06
Debts due to other banks.....	17,520 78	231,482 54	88,109 90	2,763 48	.....
Dividends unpaid.....	2,458 75	2,890 25	2,886 75	248 00	.....
Net profits on hand.....	68,419 24	34,067 68	66,701 14	10,454 65	1,308 67
Total amount of liabilities.....	1,349,698 71	1,200,750 61	1,007,245 18	386,227 93	129,509 73
RESOURCES OF THE BANK.					
Debts due from directors.....	600 00	4,000 00	34,084 00	3,800 00	1,900 00
Debts due from other stockholders.....	83,603 14	8,000 00	5,100 00	14,582 00	5,476 92
Debts due from all others.....	1,239,130 36	842,440 34	807,835 75	338,537 46	83,105 75
Specie actually in bank.....	13,700 10	14,000 00	20,000 00	3,200 69	539 06
Bills of other banks.....	7,252 41	280,901 40	27,862 60	10,433 13	7,888 00
Deposites in other banks.....	7,412 70	45,218 10	84,612 83	13,174 65	30,600 00
Amount of its own stock held by the bank.....	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	.....	.....	27,750 00	.....	.....
Real estate.....	18,000 00	6,190 77	.....	.....	.....
Other property.....	.....	.....	.....	2,500 00	.....
Total amount of resources.....	1,349,698 71	1,200,750 61	1,007,245 18	386,227 93	129,509 73
ADDITIONAL PARTICULARS.					
Increase of capital since last return.....	61,650 00	57,350 00	.....	4,100 00	New bank. 50 00
Par value of shares.....	50 00	50 00	25 00	50 00	.....
Date, rate per cent. semi-annual- ly, and amount of last dividend..	April 1, 3½ per cent., 35,000 00	July —, 3½ per cent., 27,240 50	July 6, 3 per cent., 15,000 00	April 2, 4 per cent., 9,742 00	.....
Amount of suspended paper, con- sidered bad or doubtful.....	.....	.....	60 00	.....	.....
Reserved profits at the time of last dividend.....	34,757 49	23,000 00	59,000 00	3,212 38	.....
Amount loaned on pledges of stock in the bank.....	50,500 00	5,000 00	5,100 00	1,150 00	.....
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	.....	.....	.....	.....
Debts due and not paid.....	.....	11,600 00	10,680 00	.....	.....
Largest amount of indebtedness of any one person or firm.....	119,550 00	54,000 00	45,164 00	30,000 00	10,000 00
Amount of bills in circulation un- der five dollars.....	26,804 00	25,500 00	47,834 00	16,236 00	16,016 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	PROVIDENCE.				
	City.	Commercial.	Continental.	Eagle.	Exchange.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in.....	\$300,000 00	\$696,300 00	\$222,950 00	\$500,000 00	\$500,000 00
Bills in circulation.....	70,840 50	42,327 00	44,995 00	35,358 00	49,600 00
Deposites on interest.....	3,840 00	.....	2,309 80	.....	8,000 00
Deposites not on interest.....	51,350 41	106,257 05	30,884 62	56,227 50	57,243 21
Debts due to other banks.....	6,664 19	1,452 81	2,789 28	8,284 94	14,401 98
Dividends unpaid.....	1,152 00	4,300 00	102 75	.....	1,211 00
Net profits on hand.....	28,192 28	28,954 73	6,009 34	14,443 65	36,774 20
Total amount of liabilities.....	462,039 38	879,591 59	319,040 79	614,314 09	667,230 39
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors.....	3,200 00	5,800 00	1,500 00	23,925 00	33,267 67
Debts due from other stockholders.....	4,847 00	1,170 00	12,200 00	8,934 35	2,600 00
Debts due from all others.....	434,648 31	842,975 45	287,964 55	563,569 46	546,591 56
Specie actually in bank.....	4,845 39	5,569 93	1,566 71	4,375 67	8,259 81
Bills of other banks.....	8,001 54	392 00	6,509 53	6,961 37	10,166 67
Deposites in other banks.....	1,833 39	24,084 21	300 00	6,548 24	16,344 68
Amount of its own stock held by the bank.....	.....	.....	.....	.....	.....
Amount and description of stock in other banks and of other stocks owned by the bank.....	.....	.....	.....	.....	.....
Real estate.....	4,663 75	.....	.....	.....	50,000 00
Other property.....	.....	.....	.....	.....	.....
Total amount of resources.....	462,039 38	879,591 59	310,040 79	614,314 09	667,230 39
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return.....	.....	57,300 00	.....	.....	.....
Par value of shares.....	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend.....	July 5, 4 per cent., 12,000 00	July 15, 4 per cent., 27,174 00	April 5, 3½ per cent., 7,803 25	May 15, 3½ per cent., 17,500 00	July 5, 3½ per cent., 17,500 00
Amount of suspended paper, considered bad or doubtful.....	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend.....	22,857 96	21,940 00	.....	7,231 69	30,998 01
Amount loaned on pledges of stock in the bank.....	1,282 00	6,970 00	6,450 00	10,875 00	12,600 00
Amount and description of stocks held as collateral security for loans, (see notes).....	20,000 00	.....	.....	.....	.....
Debts due and not paid.....	5,479 50	.....	.....	20,751 66	.....
Largest amount of indebtedness of any one person or firm.....	14,427 18	87,500 00	23,973 00	41,000 00	59,000 00
Amount of bills in circulation under five dollars.....	23,296 75	30,000 00	15,416 00	20,598 00	.....



E.—*Abstract exhibiting the condition of banks in Rhode Island—Cont'd.*

	PROVIDENCE.				
	Globe.	Grocers and Producers <sup>2</sup> .	High Street.	Jackson.	Liberty.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in .....	\$600,000 00	\$150,000 00	\$120,000 00	\$170,000 00	\$117,800 00
Bills in circulation.....	39,664 00	62,412 00	38,487 00	42,244 00	37,921 00
Deposites on interest .....	3,600 00	22,910 02	.....	3,450 00	5,787 39
Deposites not on interest.....	54,457 28	54,647 80	30,116 18	27,017 67	31,336 73
Debts due to other banks.....	12,387 38	9,032 02	.....	200 00	.....
Dividends unpaid.....	.....	3,225 00	288 00	426 75	16 00
Net profits on hand.....	24,472 50	909 48	2,021 87	4,408 51	2,614 46
<b>Total amount of liabilities .....</b>	<b>734,581 16</b>	<b>303,136 32</b>	<b>190,913 05</b>	<b>247,746 93</b>	<b>195,475 58</b>
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors.....	27,900 00	3,950 00	9,450 00	8,925 00	9,300 94
Debts due from other stockholders.	43,170 97	26,295 00	2,099 29	15,981 76	9,308 00
Debts due from all others.....	645,082 96	256,152 97	162,090 67	211,038 93	143,742 55
Specie actually in bank.....	8,285 51	1,325 46	3,109 93	2,619 29	3,533 88
Bills of other banks.....	8,041 72	13,112 89	3,663 16	5,994 00	9,314 17
Deposites in other banks.....	2,100 00	.....	5,900 00	378 22	18,182 98
Amount of its own stock held by the bank .....	.....	.....	.....	.....	.....
Amount and description of stock in other banks and of other stocks owned by the bank .....	.....	.....	.....	.....	.....
Real estate.....	.....	.....	4,600 00	.....	.....
Other property.....	.....	2,300 00	.....	2,809 73	2,000 00
<b>Total amount of resources.....</b>	<b>734,581 16</b>	<b>303,136 32</b>	<b>190,913 05</b>	<b>247,746 93</b>	<b>195,475 58</b>
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return.....	.....	1,450 00	.....	*42,870 00	61,780 00
Par value of shares.....	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend.....	May 14, 3½ per cent., 21,000 00	September 5, 4 per cent., 6,000 00	August 3, 4 per cent., 4,800 00	†June 1, 3½ per cent., 5,950 00	April 2, 4 per cent., 4,000 00
Amount of suspended paper, considered bad or doubtful .....	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend.....	11,897 81	30 43	1,031 02	.....	.....
Amount loaned on pledges of stock in the bank .....	14,725 00	1,522 65	.....	375 00	3,147 00
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	.....	.....	.....	.....
Debts due and not paid .....	3,350 00	2,888 95	3,980 43	.....	.....
Largest amount of indebtedness of any one person or firm.....	121,500 00	15,000 00	11,000 00	20,000 00	10,000 00
Amount of bills in circulation under five dollars.....	11,521 00	.....	15,952 00	18,815 00	18,131 00

Instalments.

† For five months.



## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	PROVIDENCE.				
	Manufac- turers'.	Mechanics'.	Mechanics and Manufac- turers'.	Mercantile.	Merchants'.
DUE FROM THE BANK.					
Capital stock actually paid in .....	\$500,000 00	\$500,000 00	\$255,740 00	\$100,000 00	\$500,000 00
Bills in circulation .....	178,396 00	46,903 00	93,500 75	61,579 00	15,547 00
Deposites on interest .....	24,800 43	1,000 00	.....	.....	.....
Deposites not on interest .....	55,784 42	46,801 27	26,410 79	41,848 86	13,849 09
Debts due to other banks .....	248 65	2,880 91	14,610 60	2,400 00	482,016 16
Dividends unpaid .....	711 00	1,263 50	1,646 25	70 00	1,945 75
Net profits on hand .....	25,812 04	20,495 26	11,732 15	5,905 75	28,274 92
Total amount of liabilities .....	785,752 54	619,343 94	403,640 54	211,803 61	1,041,632 92
RESOURCES OF THE BANK.					
Debts due from directors .....	11,450 00	.....	33,150 00	25,987 00	12,423 00
Debts due from other stockholders .....	8,150 00	14,506 35	16,867 36	700 00	2,250 00
Debts due from all others .....	701,789 66	560,393 65	340,039 68	161,678 62	541,452 63
Specie actually in bank .....	6,575 57	4,384 84	3,500 00	1,672 71	29,586 03
Bills of other banks .....	3,002 00	4,333 02	5,795 56	15,878 74	273,875 46
Deposites in other banks .....	52,469 79	12,733 31	.....	251 13	145,004 94
Amount of its own stock held by the bank .....	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank .....	.....	.....	.....	.....	.....
Real estate .....	2,315 52	20,000 00	4,287 94	.....	37,040 86
Other property .....	.....	2,992 77	.....	5,635 41	.....
Total amount of resources .....	785,752 54	619,343 94	403,640 54	211,803 61	1,041,632 92
ADDITIONAL PARTICULARS.					
Increase of capital since last return .....	.....	.....	30 00	50,930 00	.....
Par value of shares .....	100 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend ....	April 5, 3 per cent., 15,000 00	June 30, 3½ per cent., 17,500 00	July 6, 3½ per cent., 8,950 90	April 1, 5 per cent., 4,587 50	May 9, 4 per cent., 20,000 00
Amount of suspended paper con- sidered bad or doubtful .....	19,143 69	185 00	8,285 49	.....	.....
Reserved profits at the time of last dividend .....	13,197 28	16,060 65	7,257 69	.....	16,003 19
Amount loaned on pledges of stock in the bank .....	10,500 00	1,125 00	.....	1,450 00	4,850 00
Amount and description of stocks held as collateral security for loans, (see notes) .....	.....	.....	31,000 00	10,000 00	.....
Debts due and not paid .....	44,212 13	757 00	18,071 00	4,138 00	7,944 80
Largest amount of indebtedness of any one person or firm .....	100,000 00	33,500 00	30,000 00	14,960 00	33,500 00
Amount of bills in circulation un- der five dollars .....	14,691 00	13,000 00	Unknown ...	14,579 00	5,000 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	PROVIDENCE.				
	Mt. Vernon.	National.	Pawtuxet.	Phenix.	Providence.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in .....	\$92,778 00	\$160,000 00	\$150,000 00	\$300,000 00	\$500,000 00
Bills in circulation .....	51,391 00	149,319 25	32,972 00	72,663 00	140,600 00
Deposites on interest .....	3,467 16	9,272 32	.....	6,782 56	16,000 00
Deposites not on interest .....	12,281 84	37,502 30	18,313 85	84,846 44	159,728 75
Debts due to other banks .....	200 00	1,455 35	.....	1 10	79,372 21
Dividends unpaid .....	1,572 74	(*)	3,272 50	648 00	(†)
Net profits on hand .....	1,075 42	6,015 77	13,324 33	32,905 70	171,236 93
Total amount of liabilities .....	162,766 16	363,564 99	217,882 68	497,846 80	1,066,937 89
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors .....	13,990 00	5,600 00	7,350 00	44,050 00	.....
Debts due from other stockholders .....	15,804 68	6,250 00	2,000 00	9,775 00	22,485 00
Debts due from all others .....	111,722 56	288,106 34	186,681 06	379,886 74	864,180 13
Specie actually in bank .....	2,591 21	10,448 88	3,351 84	4,379 61	24,448 69
Bills of other banks .....	1,932 71	29,498 77	6,157 00	10,762 62	4,591 93
Deposites in other banks .....	.....	23,661 00	12,342 78	21,377 06	137,232 14
Amount of its own stock held by the bank .....	12,175 00	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank .....	.....	.....	.....	27,500 00	.....
Real estate .....	4,550 00	.....	.....	.....	14,000 00
Other property .....	.....	.....	.....	115 77	.....
Total amount of resources .....	162,766 16	363,564 99	217,882 68	497,846 80	1,066,937 89
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return .....	32,778 00	.....	.....	.....	.....
Par value of shares .....	25 00	80 00	50 00	50 00	400 00
Date, rate per cent. semi-annually, and amount of last dividend .....	September 3, 3 per cent., 2,783 34	July 2, 5 per cent., 8,000 00	August 6, 4 per cent., 6,000 00	May 20, 4 per cent., 12,000 00	April 2, 4 per cent., 20,000 00
Amount of suspended paper considered bad or doubtful .....	12,122 02	.....	.....	.....	.....
Reserved profits at the time of last dividend .....	1,000 00	2,970 15	10,000 00	25,844 38	148,121 79
Amount loaned on pledges of stock in the bank .....	5,394 68	7,050 00	6,950 00	2,800 00	12,485 00
Amount and description of stocks held as collateral security for loans, (see notes) .....	.....	1,000 00	6,000 00	.....	3,000 00
Debts due and not paid .....	4,212 65	.....	794 00	1,195 00	755 00
Largest amount of indebtedness of any one person or firm .....	12,156 56	16,900 00	10,000 00	20,500 00	95,300 00
Amount of bills in circulation under five dollars .....	10,000 00	56,142 25	20,796 00	21,552 00	Unknown.

\* Included in deposits.

† In deposits.

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	PROVIDENCE.				
	Roger Williams.	Smithfield Lime Rock.	State.	Traders'.	Union.
DUE FROM THE BANK.					
Capital stock actually paid in.....	\$499,950 00	\$228,900 00	\$150,000 00	\$200,000 00	\$500,000 00
Bills in circulation .....	61,850 00	35,164 00	60,783 00	31,567 00	48,359 00
Deposites on interest .....	19,500 00	12,824 42	.....	.....	.....
Deposites not on interest.....	103,239 64	41,871 44	32,241 53	31,447 08	81,270 80
Debts due to other banks.....	9,014 86	2,100 00	.....	732 63	20,707 14
Dividends unpaid.....	12,663 77	1,333 16	540 00	736 00	929 25
Net profits on hand .....	59,470 49	8,863 39	9,665 91	12,086 63	16,684 26
Total amount of liabilities.....	765,688 76	331,056 41	253,230 44	276,569 34	667,950 45
RESOURCES OF THE BANK.					
Debts due from directors.....	3,828 00	5,950 00	20,025 00	10,250 00	15,000 00
Debts due from other stockholders.....	.....	.....	.....	.....	3,275 00
Debts due from all others.....	800 00	11,604 00	1,550 00	1,175 00	606,807 84
Specie actually in bank.....	672,425 98	298,868 03	206,230 28	253,280 64	5,660 00
Bills of other banks.....	15,003 24	1,562 37	2,911 86	2,100 59	14,557 24
Deposites in other banks.....	17,911 07	5,224 64	14,184 17	4,959 00	8,976 32
Amount of its own stock held by the bank.....	17,720 47	7,847 37	8,329 13	4,549 63	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	.....	.....	.....	.....	.....
Real estate .....	38,000 00	.....	.....	.....	13,674 05
Other property.....	.....	.....	.....	254 48	.....
Total amount of resources.....	765,688 76	331,056 41	253,230 44	276,569 34	667,950 45
ADDITIONAL PARTICULARS.					
Increase of capital since last return .....	.....	200 00	.....	.....	.....
Par value of shares.....	75 00	50 00	50 00	50 00	500 00
Date, rate per cent. semi-annually, and amount of last dividend .....	September 4, 3½ per cent., 17,499 11	July 2, 3½ per cent., 8,011 50	April 1, 4 per cent., 6,000 00	June 15, 4 per cent., 8,000 00	July 6, 3½ per cent., 17,500 00
Amount of suspended paper considered bad or doubtful .....	.....	12,330 95	.....	.....	1,984 99
Reserved profits at the time of last dividend.....	59,060 60	6,876 76	3,333 95	8,357 38	11,000 00
Amount loaned on pledges of stock in the bank.....	800 00	8,750 00	5,825 00	9,925 00	2,325 00
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	15,000 00	.....	.....	.....
Debts due and not paid.....	1,000 00	12,480 00	7,499 72	4,177 34	2,100 00
Largest amount of indebtedness of any one person or firm .....	74,000 00	16,500 00	20,000 00	24,800 00	28,623 00
Amount of bills in circulation under five dollars.....	14,690 00	11,587 00	.....	11,700 00	18,937 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	PROVIDENCE.			NEWPORT.	
	Weybosset.	Westminster.	Whatcheer.	Aquidneck.	Bank of Rhode Island.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in .....	\$463,350 00	\$150,200 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation .....	200,796 75	47,362 00	30,503 00	68,377 00	31,099 00
Deposites on interest .....	46,209 64	18,635 26	4,500 00	23,439 25	2,191 11
Deposites not on interest .....	29,158 50	22 00	9,607 96	.....	25,823 22
Debts due to other banks .....	4,984 00	18 00	2,900 00	.....	1,961 95
Dividends unpaid .....	15,112 16	3,544 82	5,026 57	545 91	486 00
Net profits on hand .....	.....	.....	.....	1,460 40	2,899 00
<b>Total amount of liabilities .....</b>	<b>759,611 05</b>	<b>174,782 08</b>	<b>152,537 53</b>	<b>198,822 56</b>	<b>164,460 28</b>
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors .....	6,014 00	3,500 00	8,000 00	20,374 86	17,167 00
Debts due from other stockholders .....	2,008 00	825 00	8,000 00	5,240 00	27,049 07
Debts due from all others .....	696,640 93	145,935 82	122,484 11	135,110 51	77,154 89
Specie actually in bank .....	10,286 44	2,817 04	782 31	4,316 73	3,540 36
Bills of other banks .....	13,603 14	8,937 84	10,667 00	7,757 59	9,914 56
Deposites in other banks .....	31,058 54	7,321 78	61 08	21,634 23	7,182 25
Amount of its own stock held by the bank .....	.....	.....	.....	.....	800 00
Amount and description of stock in other banks, and of other stocks owned by the bank .....	.....	.....	.....	.....	12,429 87
Real estate .....	.....	.....	.....	.....	3,500 00
Other property .....	.....	5,444 60	2,543 03	4,388 64	5,722 28
<b>Total amount of resources .....</b>	<b>759,611 05</b>	<b>174,782 08</b>	<b>152,537 53</b>	<b>198,822 56</b>	<b>164,460 28</b>
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return .....	18,400 00	.....	.....	55,290 00	.....
Par value of shares .....	50 00	50 00	50 00	50 00	100 00
Date, rate per cent. semi-annually, and amount of last dividend .....	August 6, 4 per cent., 18,488 00	May 7, 3 per cent., 3,000 00	April 5, 4 per cent., 4,000 00	July 2, 5 per cent., 5,000 00	..... 3 per cent., 3,000 00
Amount of suspended paper considered bad or doubtful .....	150 00	.....	.....	.....	1,431 15
Reserved profits at the time of last dividend .....	11,958 17	3,152 01	1,490 67	.....	1,877 67
Amount loaned on pledges of stock in the bank .....	3,060 00	.....	2,000 00	8,760 00	12,169 00
Amount and description of stocks held as collateral security for loans, (see notes) .....	80,000 00	.....	.....	2,000 00	13,120 00
Debts due and not paid .....	1,462 64	3,600 00	.....	.....	19,370 15
Largest amount of indebtedness of any one person or firm .....	50,000 00	27,044 86	8,000 00	6,294 86	26,535 38
Amount of bills in circulation under five dollars .....	Unknown.	11,862 00	16,848 00	22,500 00	20,732 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	NEWPORT.				
	Merchants'.	New England Commercial.	Newport.	Newport Exchange.	Rhode Island Union.
DUE FROM THE BANK.					
Capital stock actually paid in.....	\$100,000 00	\$75,000 00	\$120,000 00	\$60,000 00	\$165,000 00
Bills in circulation.....	46,474 50	36,459 00	101,886 25	29,767 00	35,984 00
Deposites on interest.....	63,385 99	24,928 76	39,284 01	24,929 44	29,315 23
Deposites not on interest.....	593 70	.....	1,336 12	4,945 49	348 98
Debts due to other banks.....	901 00	718 50	554 40	.....	1,052 00
Dividends unpaid.....	4,540 87	4,631 94	5,966 52	4,039 04	4,401 67
Net profits on hand.....	.....	.....	.....	.....	.....
Total amount of liabilities.....	217,896 06	135,738 20	269,027 30	123,680 97	236,101 88
RESOURCES OF THE BANK.					
Debts due from directors.....	4,855 00	10,079 97	13,625 00	14,900 00	18,400 00
Debts due from other stockholders.....	15,352 69	2,596 25	8,711 00	1,800 00	1,815 00
Debts due from all others.....	156,412 33	90,382 82	203,585 43	78,809 71	179,617 85
Specie actually in bank.....	6,781 35	2,209 13	5,818 76	3,777 11	2,948 23
Bills of other banks.....	11,025 38	6,093 13	4,218 25	4,896 00	8,943 82
Deposites in other banks.....	16,069 31	18,926 90	28,262 70	11,160 33	2,948 42
Amount of its own stock held by the bank.....	4,400 00	450 00	.....	3,850 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	.....	.....	100 00	380 00	11,136 12
Real estate.....	3,000 00	5,000 00	3,706 16	4,093 90	10,000 00
Other property.....	.....	.....	.....	13 92	292 44
Total amount of resources.....	217,896 06	135,738 20	269,027 30	123,680 97	236,101 88
ADDITIONAL PARTICULARS.					
Increase of capital since last return.....	.....	.....	.....	.....	.....
Par value of shares.....	100 00	50 00	60 00	50 00	95 00
Date, rate per cent. semi-annually, and amount of last dividend..	April 5, 4 per cent., 4,000 00	July 1, 3½ per cent., 2,625 00	July 1, 4 per cent., 4,800 00	May 1, 4 per cent., 2,246 00	July 1, 3½ per cent., 5,211 00
Amount of suspended paper considered bad or doubtful.....	.....	.....	.....	166 67	3,500 00
Reserved profits at the time of last dividend.....	3,661 81	3,109 03	3,785 51	2,374 79	1,734 12
Amount loaned on pledges of stock in the bank.....	6,910 00	10,166 25	11,036 00	5,200 00	8,115 00
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	.....	95,100 00	.....	500 00
Debts due and not paid.....	6,946 00	18,961 25	.....	†1,466 67	1,937 86
Largest amount of indebtedness of any one person or firm.....	21,574 00	18,600 00	*50,000 00	15,950 00	14,200 00
Amount of bills in circulation under five dollars.....	10,169 00	9,419 00	29,000 00	7,055 00	14,134 00

\* Collaterally secured.

† \$1,300 of which is undoubted.

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	NEWPORT.		SMITHFIELD.		
	Traders'.	Globe.	Smithfield Exchange.	Smithfield Union.	Village.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in.....	\$80,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation.....	49,208 00	19,867 00	55,482 00	46,362 00	26,704 00
Deposites on interest.....	.....	.....	.....	.....	.....
Deposites not on interest.....	59,310 29	6,925 65	14,449 29	7,934 52	3,529 32
Debts due to other banks.....	3,793 70	12,569 29	.....	2,580 39	.....
Dividends unpaid.....	400 00	860 75	1,795 80	1,316 75	267 00
Net profits on hand.....	6,095 08	.....	12,563 47	1,609 73	3,633 06
Total amount of liabilities.....	198,807 07	140,222 69	184,290 56	159,803 39	134,133 38
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors.....	4,193 27	24,600 00	1,363 50	4,737 50	550 06
Debts due from other stockholders.....	875 00	2,676 77	377 00	200 00	1,570 00
Debts due from all others.....	148,087 14	93,983 23	165,863 77	153,200 43	125,926 34
Specie actually in bank.....	2,515 91	1,020 33	1,866 39	1,184 46	2,275 83
Bills of other banks.....	8,121 86	2,613 00	42 00	1 00	173 00
Deposites in other banks.....	33,984 00	4,000 00	14,777 90	.....	3,638 21
Amount of its own stock held by the bank.....	.....	519 32	.....	.....	.....
Amount and description of stock in other banks and of other stocks owned by the bank.....	.....	.....	.....	480 00	.....
Real estate.....	.....	.....	.....	.....	.....
Other property.....	1,629 89	*10,810 04	.....	.....	.....
Total amount of resources.....	198,807 07	140,222 69	184,290 56	159,803 39	134,133 38
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return.....	5,000 00	.....	.....	.....	.....
Par value of shares.....	40 00	25 00	40 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend.	July 1, 5 per cent., 4,000 00	August 2, 2 per cent., 2,000 00	July 7, 4½ per cent., 4,500 00	August 20, 3½ per cent., 3,500 00	May 7, 3 per cent., 3,000 00
Amount of suspended paper, considered bad or doubtful.....	.....	8,800 75	1,000 00	.....	975 00
Reserved profits at the time of last dividend.....	3,310 93	.....	11,115 52	1,259 39	1,630 58
Amount loaned on pledges of stock in the bank.....	2,775 00	.....	1,340 00	.....	.....
Amount and description of stocks held as collateral security for loans, (see notes.).....	42,500 00	.....	.....	.....	.....
Debts due and not paid.....	†9,000 00	†37,536 28	6,548 38	.....	5,575 00
Largest amount of indebtedness of any one person or firm.....	12,000 00	.....	9,000 00	20,000 00	11,059 74
Amount of bills in circulation under five dollars.....	31,360 00	.....	Unknown.	8,682 00	10,244 00

\* Includes balance of profit and loss and expense account.

† Secured by mortgage on real estate.

‡ Of this amount \$27,470 94 is secured on real estate.



## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	CUMBERLAND.	WOONSOCKET.			
	Citizens'.	Cumberland.	Producers'.	Railroad.	Woonsocket Falls.
DUE FROM THE BANK.					
Capital stock actually paid in .....	\$56,950 00	\$125,000 00	\$200,000 00	\$100,000 00	\$150,000 00
Bills in circulation.....	36,553 00	33,799 00	56,614 00	20,940 00	45,565 25
Deposites on interest.....					2,075 00
Deposites not on interest .....	9,128 94	1,522 17	17,362 70	13,061 41	30,669 08
Debts due to other banks .....			11,710 33	2,056 26	
Dividends unpaid.....	692 25				
Net profits on hand.....	3,675 38		5,533 63	491 71	3,639 10
Total amount of liabilities.....	100,999 57	160,321 17	291,220 66	136,549 38	231,648 43
RESOURCES OF THE BANK.					
Debts due from directors.....	3,848 00	8,454 07	10,341 00	20,800 00	22,450 00
Debts due from other stockholders.	4,153 00	2,485 84	15,740 50	3,700 00	6,350 00
Debts due from all others.....	90,944 11	138,515 46	237,125 51	106,665 09	187,607 60
Specie actually in bank.....	637 27	1,955 00	742 65	1,108 29	4,825 13
Bills of other banks .....	1,133 00	973 86		1,776 00	3,548 05
Deposites in other banks.....	304 19	5,642 56	4,000 00	3,500 00	2,147 65
Amount of its own stock held by the bank.....					
Amount and description of stock in other banks, and of other stocks owned by the bank .....					
Real estate.....		2,000 00			4,720 00
Other property.....		*294 38	3,271 00		
Total amount of resources.....	100,999 57	160,321 17	291,220 66	136,549 38	231,648 43
ADDITIONAL PARTICULARS.					
Increase of capital since last return.....	50 25		45,000 00		14,050 00
Par value of shares.....	25 00	50 00	25 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend..	August 31, 3 per cent., 1,708 50	3 per cent., 3,750 00	March 31, 3 per cent., 5,250 00	September 1, 4 per cent., 4,000 00	April, 3 per cent., 4,069 50
Amount of suspended paper, considered bad or doubtful.....	6,500 00	7,342 67			
Reserved profits at the time of last dividend.....	3,541 89		1,431 65	475 18	1,501 28
Amount loaned on pledges of stock in the bank.....					
Amount and description of stocks held as collateral security for loans, (see notes.) .....					
Debts due and not paid.....	7,600 00	4,945 26		4,925 50	
Largest amount of indebtedness of any one person or firm.....	4,542 00	22,000 00	19,200 00	18,000 00	12,292 51
Amount of bills in circulation under five dollars.....		10,644 00	Unknown.	5,305 00	Unknown.

\* Expense account.

E.—*Abstract exhibiting the condition of banks in Rhode Island—Cont'd.*

	BRISTOL.				NORTH PROVIDENCE.
	Bank of Bristol	Commercial.	Eagle.	Freeman's.	Slater.
DUE FROM BANKS.					
Capital stock actually paid in....	\$150,000 00	\$52,500 00	\$50,000 00	\$65,000 00	\$50,740 00
Bills in circulation .....	16,115 19	25,264 00	17,172 00	29,500 00	33,933 00
Deposites on interest.....			982 00		
Deposites not on interest.....	5,285 11	14,730 12	9,456 46	21,996 49	20,292 15
Debts due from other banks .....	90 30	4,594 34	2,524 92	219 74	
Dividends unpaid .....	339 66	59 68	63 75	338 80	
Net profits on hand .....	898 40	2,332 96	3,932 94	2,845 00	1,495 99
Total amount of liabilities.....	172,828 66	99,481 10	84,132 07	119,900 03	106,461 14
RESOURCES OF THE BANK.					
Debts due from directors.....	45,834 07	12,725 25	19,200 00	6,450 00	500 00
Debts due from other stockholders.	68,093 03	670 00	450 00	2,488 13	1,862 53
Debts due from all others.....	45,067 46	51,129 71	53,847 56	100,234 47	76,341 80
Specie actually in bank .....	1,514 03	1,464 55	1,137 49	1,720 00	2,575 45
Bills of other banks .....	1,500 00	3,309 00	2,203 00	360 00	2,435 00
Deposites in other banks .....	4,920 07	14,735 22	4,794 02	8,647 43	21,964 41
Amount of its own stock held by the bank.....	5,300 00		2,500 00		
Amount and description of stock in other banks, and of other stocks owned by the bank .....	600 00	7,204 17			
Real estate .....		8,243 20			
Other property .....					781 95
Total amount of resources.....	172,828 66	99,481 10	84,132 07	119,900 03	106,461 14
ADDITIONAL PARTICULARS.					
Increase of capital since last return.	100 00	35 00	25 00	20 00	50 00
Par value of shares.....					
Date, rate per cent. semi-annually, and amount of last dividend....	July, 3 per cent., 4,500 00	April 4, 3½ per cent., 1,837 50	July 2, 3 per cent., 1,500 00	July, 5 per cent., 3,250 00	(*)
Amount of suspended paper, con- sidered bad or doubtful.....	4,250 00				
Reserved profits at the time of last dividend .....	33 00	368 15	3,042 76	1,685 61	
Amount loaned on pledges of stock in the bank.....	30,862 41	4,270 00	13,650 00	2,488 13	
Amount and description of stocks held as collateral security for loans, (see notes) .....					
Debts due and not paid.....	16,005 35	1,870 00	1,166 94	18,824 62	
Largest amount of indebtedness of any one person or firm.....	66,144 00	9,000 00	12,000 00	13,044 81	6,000 00
Amount of bills in circulation under five dollars.....	Unknown.	11,391 00	7,589 00	Unknown.	12,448 00

\* New bank.

E.—*Abstract exhibiting the condition of banks in Rhode Island—Cont'd.*

	NORTH PROVIDENCE.			WARREN.	
	New-England Pacific.	North Provi- dence.	People's.	Warren.	Hope.
DUE FROM THE BANK.					
Capital stock actually paid in....	\$180,150 00	\$124,900 00	\$160,100 00	\$200,000 00	\$125,200 00
Bills in circulation .....	74,286 00	31,444 00	85,790 00	41,881 75	25,733 00
Deposites on interest .....	430 00	1,502 92	20,892 19	.....	.....
Deposites not on interest .....	33,436 59	24,073 35	43,568 53	24,013 68	27,632 63
Debts due to other banks .....	2,087 08	7,499 06	790 27	1,783 54	9,386 15
Dividends unpaid .....	1,286 25	.....	352 50	.....	.....
Net profits on hand .....	15,484 56	7,631 25	24,634 93	15,134 36	13,767 29
Total amount of liabilities.....	307,160 48	197,050 58	336,128 42	282,813 33	201,719 07
RESOURCES OF THE BANK.					
Debts due from directors .....	11,125 00	10,800 00	1,100 00	20,975 00	27,550 00
Debts due from other stockholders.	16,407 98	.....	8,425 00	22,194 47	3,446 00
Debts due from all others .....	246,709 72	176,153 91	304,409 23	224,429 19	166,791 03
Specie actually in bank .....	3,769 65	2,933 67	2,490 97	3,058 80	1,463 02
Bills of other banks .....	6,546 94	6,363 00	4,606 70	2,477 45	2,217 00
Deposites in other banks .....	16,821 69	.....	15,096 52	6,678 42	252 02
Amount of its own stock held by the bank .....	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank .....	.....	.....	.....	.....	.....
Real estate .....	5,779 50	.....	.....	3,000 00	.....
Other property .....	.....	800 00	.....	.....	.....
Total amount of resources.....	307,160 48	197,050 58	336,128 42	282,813 33	201,719 07
ADDITIONAL PARTICULARS.					
Increase of capital since last return.	4,550 00	7,100 00	10,100 00	25,500 00	200 00
Par value of shares .....	50 00	50 00	50 00	50 00	100 00
Date, rate per cent. semi-annually, and amount of last dividend .....	July 3, 4 per cent., 7,206 00	June 28, 4 per cent., 4,882 00	July 2, 4 per cent., 7,977 50	July, 4 per cent., 8,000 00	August 1, 4 per cent., 5,000 00
Amount of suspended paper, con- sidered bad or doubtful .....	.....	135 00	.....	.....	.....
Reserved profits at the time of last dividend .....	12,131 17	5,620 30	20,000 00	12,255 00	12,739 11
Amount loaned on pledges of stock in the bank .....	5,100 00	.....	.....	23,022 00	8,796 00
Amount and description of stocks held as collateral security for loans, (see notes) .....	.....	.....	.....	.....	.....
Debts due and not paid .....	962 49	1,105 89	.....	.....	5,800 00
Largest amount of indebtedness of any one person or firm.....	11,345 48	11,115 00	18,500 00	26,000 00	24,200 00
Amount of bills in circulation un- der five dollars .....	26,534 00	6,879 00	17,335 00	12,111 75	6,484 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	WARREN.		SOUTH KINGSTON.		
	Sowamsett.	Landholders <sup>1</sup> .	People's Exchange.	Bank of South County.	Wakefield.
DUE FROM THE BANK.					
Capital stock actually paid in.....	\$20,000 00	\$150,000 00	50,000 00	100,000 00	100,000 00
Bills in circulation.....	16,134 00	40,041 00	39,060 00	41,473 00	52,633 00
Deposites on interest.....	1,540 00	6,321 14	215 00	4,000 00	1,500 00
Deposites not on interest.....	7,610 30	4,003 23	3,330 91	12,839 74	5,935 54
Debts due to other banks.....	.....	15,178 10	.....	5,252 70	2,725 70
Dividends unpaid.....	.....	942 00	.....	802 50	165 00
Net profits on hand.....	603 37	5,548 40	.....	1,638 35	8,230 27
Total amount of liabilities.....	45,887 67	222,033 87	92,605 91	166,006 29	171,189 51
RESOURCES OF THE BANK.					
Debts due from directors.....	100 00	23,465 47	5,390 00	8,650 00	3,350 00
Debts due from other stockholders.....	150 00	9,590 00	15,900 00	30,344 00	11,240 00
Debts due from all others.....	31,880 78	183,343 86	59,215 11	117,521 31	153,315 45
Specie actually in bank.....	464 63	2,706 60	221 00	1,437 49	1,541 06
Bills of other banks.....	2,007 33	2,056 00	2,208 00	23 00	243 00
Deposites in other banks.....	10,853 31	871 94	6,421 80	4,030 49	.....
Amount of its own stock held by the bank.....	.....	.....	250 00	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	.....	.....	.....	.....	.....
Real estate.....	.....	.....	3,000 00	4,000 00	1,500 00
Other property.....	431 62	.....	.....	.....	.....
Total amount of resources.....	45,887 67	222,033 87	92,605 91	168,006 29	171,189 51
ADDITIONAL PARTICULARS.					
Increase of capital since last return.....	.....	.....	.....	.....	500 00
Par value of shares.....	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend.....	.....	May 1, 4 per cent., 6,000 00	July 2, 3 per cent., 1,500 00	April 19, 3 per cent., 3,000 00	April 5, 4½ per cent., 4,477 50
Amount in suspended paper considered bad or doubtful.....	.....	.....	1,140 00	9,472 18	833 96
Reserved profits at the time of last dividend.....	.....	2,244 00	.....	.....	5,012 59
Amount loaned on pledges of stock in the bank.....	.....	6,183 30	.....	13,711 00	8,135 00
Amount and description of stocks held as collateral security for loans, (see notes).....	.....	.....	.....	9,695 00	.....
Debts due and not paid.....	1,630 00	8,300 56	4,380 36	24,826 95	13,949 58
Largest amount of indebtedness of any one person or firm.....	3,686 30	17,430 47	14,000 00	11,500 00	23,174 41
Amount of bills in circulation under five dollars.....	8,302 00	17,020 00	18,332 00	19,435 00	Unknown.

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	HOPKINTON.		WESTERLY.		
	Ashaway.	Hopkinton.	Niantic.	Phenix.	Washington.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in.....	\$24,060 00	\$100,000 00	\$199,920 00	\$150,000 00	\$150,000 00
Bills in circulation .....	22,521 00	77,893 00	113,108 00	27,935 00	32,627 00
Deposites on interest.....	275 00	8,524 40	5,064 00	358 32	1,726 55
Deposites not on interest.....	1,814 08	4,710 57	44,943 31	7,329 41	20,404 24
Debts due to other banks.....	567 80	1,497 88	2,470 00	2,327 21	4,503 48
Dividends unpaid.....		708 00		904 50	2,331 50
Net profits on hand.....	1,260 96	6,261 43	9,675 91	4,239 33	11,153 39
<b>Total amount of liabilities .....</b>	<b>50,498 84</b>	<b>199,595 28</b>	<b>375,181 22</b>	<b>193,093 77</b>	<b>222,746 16</b>
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors.....	880 00	8,093 50	12,669 67	19,949 91	44,395 00
Debts due from other stockholders	6,023 53	59,788 07	23,767 50	5,712 59	5,824 39
Debts due from all others.....	37,954 19	116,005 29	300,147 96	159,127 17	142,610 63
Specie actually in bank.....	952 17	1,040 97	3,986 90	2,829 33	2,178 20
Bills of other banks.....	1,204 00	1,741 00	3,294 75	3,706 50	7,713 09
Deposites in other banks.....	3,184 95	9,931 31	22,364 05	568 27	5,341 76
Amount of its own stock held by the bank.....					
Amount and description of stock in other banks, and of other stocks owned by the bank.....					19,183 09
Real estate.....	300 00	2,995 14	9,950 39	1,200 00	2,500 00
Other property.....					
<b>Total amount resources.....</b>	<b>50,498 84</b>	<b>199,595 28</b>	<b>375,181 22</b>	<b>193,093 77</b>	<b>222,746 16</b>
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return					
Par value of shares.....	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend..	(*)	April 2, 4 per cent., 4,000 00	(*)	July 2, 3½ per cent., 5,250 00	August 22, 3½ per cent., 5,250 00
Amount of suspended paper considered bad or doubtful.....					
Reserved profits at the time of last dividend .....		2,219 91		2,634 87	10,289 97
Amount loaned on pledges of stock in the bank .....	880 00			15,730 00	9,719 39
Amount and description of stocks held as collateral security for loans, (see notes) .....		39,500 00	143,520 00		
Debts due and not paid.....		2,550 00		900 00	25,439 97
Largest amount of indebtedness of any one person or firm.....	4,100 00	18,000 00	25,000 00	15,319 07	37,600 00
Amount of bills in circulation under five dollars .....	9,200 00		35,000 00	11,647 00	12,315 00

\* New banks—no dividends yet.

E.—*Abstract exhibiting the condition of banks in Rhode Island—Cont'd.*

	WARWICK.		WICKFORD.	EAST GREENWICH.	
	Warwick.	Centreville.	Farmers'.	Rhode Island Central.	Rhode Island Exchange.
<b>DUE FROM THE BANK.</b>					
Capital stock actually paid in.....	\$25,000 00	\$100,000 00	*\$12,000 00	\$81,960 00	\$60,000 00
Bills in circulation .....	5,502 00	37,110 25	.....	45,579 00	45,449 00
Deposites on interest .....	.....	.....	.....	.....	1,050 00
Deposites not on interest .....	7,513 81	11,019 05	.....	19,642 01	17,870 96
Debts due to other banks .....	.....	.....	.....	.....	184 42
Dividends unpaid .....	.....	536 67	.....	6 15	541 56
Net profits on hand .....	164 33	3,269 15	.....	1,011 64	4,332 49
Total amount of liabilities .....	38,180 14	151,935 12	12,000 00	148,198 80	129,428 43
<b>RESOURCES OF THE BANK.</b>					
Debts due from directors .....	6,750 00	2,550 00	.....	5,806 32	5,205 74
Debts due from other stockholders .....	477 00	6,040 96	.....	13,803 68	14,337 31
Debts due from all others .....	22,846 94	130,713 63	.....	70,817 79	100,527 08
Specie actually in bank .....	1,184 48	3,587 95	.....	747 14	1,705 43
Bills of other banks .....	907 00	511 00	12,000 00	3,764 00	4,133 06
Deposites in other banks .....	3,359 72	7,031 58	.....	49,467 62	3,219 81
Amount of its own stock held by the bank .....	1,625 00	.....	.....	.....	.....
Amount and description of stock in other banks and of other stocks owned by the bank .....	530 00	.....	.....	.....	.....
Real estate .....	.....	1,500 00	.....	3,000 00	.....
Other property .....	500 00	.....	.....	792 25	300 00
Total amount of resources .....	38,180 14	151,935 12	12,000 00	148,198 80	129,428 43
<b>ADDITIONAL PARTICULARS.</b>					
Increase of capital since last return .....	.....	.....	New bank. ....	.....	13,900 00
Par value of shares .....	25 00	50 00	.....	15 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend .....	July 25, 3½ per cent., 875 00	July 6, 4 per cent., 4,000 00	.....	March 7, 1853, 3 per cent.,	July 2, 4½ per cent., 2,250 00
Amount of suspended paper, considered bad or doubtful .....	.....	.....	.....	.....	322 00
Reserved profits at the time of last dividend .....	2 88	2,181 46	.....	391 94	2,815 87
Amount loaned on pledges of stock in the bank .....	5,227 00	4,282 00	.....	.....	3,781 00
Amount and description of stocks held as collateral security for loans, (see notes) .....	.....	.....	.....	.....	.....
Debts due and not paid .....	2,375 00	.....	.....	.....	8,783 13
Largest amount of indebtedness of any one person or firm .....	5,000 00	20,500 00	.....	15,000 00	12,826 55
Amount of bills in circulation under five dollars .....	.....	Unknown.	.....	12,841 00	23,139 00

\* New bank—first instalment.



## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	NORTH KINGSTON.		COVENTRY.		TIVERTON.	
	North Kingston.	Narragansett.	Coventry.	Kent.	Fall River Union.	Pocasset.
DUE FROM THE BANK.						
Capital stock actually paid in...	\$75,000 00	\$50,000 00	\$75,000 00	\$50,000 00	\$200,000 00	\$200,000 00
Bills in circulation.....	33,208 00	28,761 00	31,589 25	20,562 00	39,470 75	82,687 00
Deposites on interest.....	3,325 00	.....	1,258 91	.....	6,828 96	.....
Deposites not on interest.....	7,955 08	15,111 50	8,174 84	1,888 20	21,781 55	27,021 41
Debts due to other banks.....	10,938 56	948 36	8,041 31	.....	1,097 05	2,702 51
Dividends unpaid.....	578 00	996 00	288 00	56 00	649 50	180 75
Net profits on hand.....	6,936 72	17,753 65	4,496 34	3,067 86	15,608 45	4,215 40
Total amount of liabilities.....	137,941 36	113,570 51	128,852 65	75,594 06	285,436 26	316,807 07
RESOURCES OF THE BANK.						
Debts due from directors.....	1,550 00	.....	725 00	1,683 00	26,729 57	30,263 11
Debts due from other stockholders.....	860 00	12,886 54	1,074 00	1,953 49	26,183 51	3,300 00
Debts due from all others.....	126,974 89	96,162 69	121,526 09	67,769 55	215,216 46	249,161 32
Specie actually in bank.....	2,023 22	1,606 99	1,568 09	2,995 11	2,610 48	4,079 41
Bills of other banks.....	475 00	986 71	1,459 47	193 00	3,965 95	2,560 00
Deposites in other banks.....	.....	199 91	.....	202 15	1,480 29	27,443 23
Amount of its own stock held by the bank.....	.....	.....	.....	.....	.....	.....
Amount and description of stock in other banks and of other stocks owned by the bank.....	.....	.....	2,500 00	.....	.....	.....
Real estate.....	5,833 25	1,727 67	.....	.....	9,150 00	.....
Other property.....	225 00	.....	.....	797 76	.....	.....
Total amount of resources.....	137,941 36	113,570 51	128,852 65	75,594 06	285,436 26	316,807 07
ADDITIONAL PARTICULARS.						
Increase of capital since last return.....	.....	.....	6,950 00	.....	.....	41,540 00
Par value of shares.....	50 00	50 00	50 00	50 00	100 00	100 00
Date, rate per cent. semi-annually, and amount of last dividend.....	August 6, 3½ per cent., 2,625 00	March 28, 4 per cent., 2,000 00	July 13, 4 per cent., 3,000 00	May 26, 4 per cent., 2,000 00	July 1, 3½ per cent., 7,000 00	July 3, 3 per cent., 6,000 00
Amount of suspended paper, considered bad or doubtful...	9,432 34	2,222 12	.....	250 00	150 00	.....
Reserved profits at the time of last dividend.....	6,483 21	15,131 26	3,818 36	1,878 81	11,500 00	324 49
Amount loaned on pledges of stock in the bank.....	300 00	2,340 00	1,799 00	3,536 49	18,671 63	.....
Am't and description of stocks held as collateral security for loans, (see notes).....	.....	.....	1,600 00	.....	.....	.....
Debts due and not paid.....	7,127 00	20,477 12	7,827 28	1,494 00	9,605 78	1,000 00
Largest amount of indebtedness of any one person or firm.....	15,959 36	12,046 54	15,000 00	9,700 00	34,920 80	32,000 00
Amount of bills in circulation under five dollars.....	13,590 00	10,452 00	10,972 25	.....	12,400 75	13,312 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	SCITUATE.	BURRILL- VILLE.	GLOUCES- TER.	CRANSTON.		EXETER.
	Citizen's Union.	Granite.	Franklin.	Cranston.	Elmwood.	Exeter.
<b>DUE FROM THE BANK.</b>						
Capital stock actually paid in...	\$50,000 00	\$60,000 00	\$50,000 00	\$25,000 00	\$53,200 00	\$29,616 00
Bills in circulation.....	21,515 00	40,536 00	18,862 50	12,018 00	35,746 00	21,548 00
Deposites on interest.....	200 00	2,299 00	5,395 00	7,350 00	.....	.....
Deposites not on interest.....	5,526 71	11,709 80	2,027 65	6,027 83	7,576 47	.....
Debts due to other banks.....	.....	3,921 18	1,215 55	.....	.....	.....
Dividends unpaid.....	80 00	.....	.....	449 00	172 00	2,368 80
Net profits on hand.....	3,333 21	4,179 79	2,790 87	915 60	1,430 43	68 13
<b>Total amount of liabilities.....</b>	<b>80,654 92</b>	<b>122,645 77</b>	<b>80,291 57</b>	<b>51,760 43</b>	<b>98,124 90</b>	<b>53,600 93</b>
<b>RESOURCES OF THE BANK.</b>						
Debts due from directors.....	7,075 00	17,836 15	11,766 97	10,580 00	1,500 00	2,921 48
Debts due from other stockhold- ers.....	2,936 00	3,139 19	807 23	650 00	2,025 00	500 00
Debts due from all others.....	63,525 84	96,168 06	62,272 02	28,731 35	70,460 51	44,216 65
Specie actually in bank.....	2,785 06	1,468 37	2,222 72	1,853 93	803 64	2,130 77
Bills of other banks.....	106 00	160 00	999 00	582 00	7,040 00	1,177 00
Deposites in other banks.....	3,527 02	2,500 00	.....	4,193 15	9,340 21	655 03
Amount of its own stock held by the bank.....	.....	.....	153 00	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank.....	.....	.....	.....	4,500 00	.....	2,000 00
Real estate.....	.....	.....	2,070 63	.....	4,000 00	.....
Other property.....	700 00	1,374 00	.....	670 00	2,955 54	.....
<b>Total amount of resources.....</b>	<b>80,654 92</b>	<b>122,645 77</b>	<b>80,291 57</b>	<b>51,760 43</b>	<b>98,124 90</b>	<b>53,600 93</b>
<b>ADDITIONAL PARTICULARS.</b>						
Increase of capital since last return.....	.....	.....	.....	.....	26,990 00	1,944 00
Par value of shares.....	25 00	50 00	50 00	25 00	50 00	18 00
Date, rate per cent. semi-an- nually, and amount of last dividend.....	July 20, 4 per cent., 2,000 00	July 30, 4 per cent., 2,400 00	April 2, 3 per cent., 1,500 00	June 29, 4 per cent., 1,000 00	June 4, 4 per cent., 2,000 00	Sept. 3, 4 per cent., 2,368 00
Amount of suspended paper considered bad or doubtful.....	.....	.....	4,250 00	300 00	.....	551 29
Reserved profits at the time of last dividend.....	2,701 00	3,621 95	1,151 10	218 18	335 44	13 50
Amount loaned on pledges of stock in the bank.....	3,925 00	.....	4,637 20	350 00	.....	1,930 48
Am't and description of stocks held as collateral security for loans, (see notes).....	.....	.....	.....	.....	.....	.....
Debts due and not paid.....	795 04	4,000 00	10,609 02	5,397 00	.....	1,263 33
Largest amount of indebtedness of any one person or firm.....	6,000 00	16,400 00	6,363 47	10,800 00	8,400 00	3,600 00
Amount of bills in circulation under five dollars.....	5,300 00	3,445 00	3,534 50	2,250 00	14,280 00	6,000 00

## E.—Abstract exhibiting the condition of banks in Rhode Island—Cont'd.

	Thirty-eight banks in Providence.	Fifty-four banks out of Providence.	Total—ninety- two banks.
<b>DUE FROM THE BANKS.</b>			
Capital stock actually paid in.....	\$13,483,528 00	\$5,231,296 00	\$18,714,824 00
Bills in circulation.....	3,310,566 25	2,093,538 69	5,404,104 94
Deposites on interest.....	266,235 12	85,304 50	351,539 62
Deposites not on interest.....	1,920,383 42	910,252 58	2,830,636 00
Debts due to other banks.....	1,058,006 18	134,443 42	1,192,449 60
Dividends unpaid.....	59,173 42	24,786 93	83,960 35
Net profits on hand.....	875,161 00	275,637 75	1,150,798 75
<b>Total amount of liabilities.....</b>	<b>20,973,053 39</b>	<b>8,755,259 87</b>	<b>29,728,313 26</b>
<b>RESOURCES OF THE BANKS.</b>			
Debts due from directors.....	445,284 67	616,884 38	1,062,169 05
Debts due from other stockholders.....	475,845 32	483,043 25	958,888 57
Debts due from all others.....	17,661,982 19	6,703,418 92	24,364,401 11
Specie actually in bank.....	265,395 78	120,371 70	385,767 48
Bills of other banks.....	996,797 54	160,454 45	1,157,251 99
Deposites in other banks.....	794,085 99	448,276 05	1,242,362 04
Amount of its own stock held by the bank.....	12,175 00	19,847 32	32,022 32
Amount and description of stock in other banks, and of other stocks owned by the bank.....	70,029 28	61,043 25	131,072 53
Real estate.....	217,322 89	105,769 84	323,092 73
Other property.....	34,134 73	36,150 71	70,285 44
<b>Total amount of resources.....</b>	<b>20,973,053 39</b>	<b>8,755,259 87</b>	<b>29,728,313 26</b>
Increase of capital by previously established banks since last return.....	461,888 00	258,664 00	†720,552 00
Date, rate per cent. semi-annually, and amount of last dividend.....	487,545 60	172,058 50	659,604 10
Amount of suspended paper considered bad or doubtful...	54,392 14	62,826 13	117,218 27
Reserved profits at the time of last dividend...	631,738 60	183,655 24	814,393 84
Amount loaned on pledges of stock in the bank.....	209,622 56	259,798 28	469,420 84
Debts due and not paid.....	207,488 74	333,278 76	540,767 50
Amount of bills in circulation under five dollars.....	*711,384 00	†542,793 25	§1,254,167 25

\* Six banks made no returns.

† Thirteen made no returns.

‡ This item does not include the capital of new banks.

§ Seventeen made no returns.

Average semi-annual dividends of banks in Providence, 3 63-100.

Average semi-annual dividends of banks out of Providence, 3 36-100.

Average semi-annual dividends of all the banks, 3 56-100.

Deducting the new banks which have made no dividends, the remaining eighty-seven banks in the State have paid an interest at the rate of 7½ per cent. per annum during the past half year.

## F 1.

## REPORT OF BANK COMMISSIONERS, CONNECTICUT.

*To the honorable General Assembly of the State of Connecticut :*

The bank commissioners submit the following report :

In view of the financial difficulties in which the country has for a long time been involved, affecting primarily and peculiarly all moneyed institutions, we regarded it as our duty to make an early and strict examination into the condition of the various banks of this State.

We felt confident that, if these corporations were confining themselves within the salutary restrictions imposed by law, and were in truth in a sound condition, such an investigation would promote their interests. The approbation of the commissioners, which, under such circumstances, would be gladly given, would produce in the public increased confidence in them. If, on the contrary, they were disregarding the law, and becoming unsafe, the sooner their condition was generally known, the better it would be, both for them and for the public. Entertaining these views, we have visited each of these institutions twice, and several of them a greater number of times.

The officers of the banks furnished us with every facility for becoming thoroughly acquainted with their condition.

We considered ourselves invested by law with the power of requiring answers under oath to such inquiries as we might think proper to make. Believing it to be our duty, we therefore drew up a series of interrogatories, calculated to bring to view the true condition of each bank, and transmitted copies of them to the proper officers.

These interrogatories were all returned, and, with but few exceptions, with great promptitude, with sworn answers. As the result of our investigations, we do not hesitate to pronounce all the banks of the State in a sound condition.

The whole number of the banks in the State is sixty-seven, with a total capital of \$17,145,451 84. Of these, thirteen were organized under the general banking law, and have a capital, in the whole, of \$2,948,169 ; leaving the number of chartered banks fifty-four, with a capital of \$14,197,282 84.

The commissioners are fully of the opinion, that the banking capital of the State, if more equally distributed, would be abundantly sufficient.

No new banks should be chartered, unless it is clearly shown that it is imperiously demanded by the wants of some particular locality.

In our opinion, a uniform system of organization would be far preferable to the present mixture of different kinds. Each mode of granting banking privileges has its advantages and disadvantages.

Long experience in this State has shown, that when the chartered banks have been carefully guarded, and when the bank commissioners have faithfully discharged their duties, the community have been

furnished with a safe circulation. We are not satisfied that, as a whole, this system of establishing banks is not, to say the least, fully equal to any general banking law which has yet been devised.

Five new banks were chartered at the last session of the legislature. Two of them, the Elm City, and the Stafford, have been organized. The stock of the Stafford bank has all been taken, the instalments paid according to the provisions of the charter, and the bank is now in successful operation.

The stock of the Elm City bank was subscribed, and ten per cent. of the capital paid in. The second and third instalments were called for according to the provisions of the charter, but owing to the stringency of the money market, they have only in part been paid. The amount paid in has been safely invested, ready for use, if the bank should go into operation.

We understand that an application will be made to the legislature for leave to commence business with a less amount of capital paid in than is required by the charter. We see no objection to having this privilege extended to them.

The Wooster Bank, in Danbury, was organized under the general banking law, and bonds to the amount of five thousand dollars were lodged with the State treasurer, on which a premium of four hundred and forty-six dollars and forty-nine cents was paid. Bills were procured and issued, of which four thousand nine hundred and ten dollars remained still in circulation on the first of April last, although the stock is said to have been merged in that of the Danbury Bank. We considered the bills safe, but could not approve of such a course. We therefore recommended that the bills should be withdrawn from circulation, which we have reason to believe will be done as soon as practicable.

In one instance, a bank has, since the law of the last session on the subject took effect, furnished another bank with bills for circulation, under an agreement that these bills be protected. The amount of this protected circulation is about thirty thousand dollars. This has been done under a claim that the agreement was made before the law took effect. We considered the transaction as a violation of the statute, and so informed the parties concerned in it. But the commissioners are assured that the contract will soon be closed.

Several banks have violated the law which forbids them from making discounts for directors beyond a certain amount. The City Bank of Bridgeport, during the year prior to the 10th of January, 1855, discounted paper on which each of seven of the directors, including the president, out of nine, was, as an individual, or a member of a firm, maker, acceptor, or endorser, to amounts varying from \$3,358 42 to \$8,837 41, although the capital paid in was less than \$100,000; and consequently, the amount authorized by law was only \$3,000.

At the annual meeting of the stockholders, on the 10th of January, 1855, six of the seven directors above referred to were re-elected, and commenced discharging the duties of the office, although this is expressly prohibited by law. These directors have all resigned, and others have been appointed to fill their places.



Since that time, we believe, from the examinations we have made of its affairs, that it is well conducted, and is entitled to the confidence of the public.

The highest amount discounted by the Pahquioque Bank for any of its directors was \$5,683 80, the capital actually paid in being only \$119,080, and the amount authorized by law only \$5,000. The amount so discounted, however, has recently been reduced within the requirements of the statute. By the 28th section of the act concerning communities and corporations, in the revised statutes, the bank is made liable to a heavy penalty for such violations of the law as have been specified, and for other unlawful acts of the directors.

The manifest hardship and injustice of punishing innocent stockholders for the misconduct of directors, which they can neither anticipate nor control, has hitherto prevented the enforcement of such penalties. We would recommend such an alteration of the law as will subject the directors of a bank who participate in an illegal transaction, and not the bank itself, to punishment.

Experience has shown that the directors of banks make constant efforts to increase the dividends of the corporation to which they belong; the effect of which is, to give a higher value to the stock, and a more elevated position to the institution. So long as they keep within the provisions of the laws which have been made to hold them in check, such a course is praiseworthy. But this ambition too often leads them to give a loose construction to these laws, and, in some instances, to disregard them. Banks, with all these restrictions, have some peculiar privileges, with which they ought to be contented.

Many, and perhaps all of the banks, charge a per-centage on drafts payable in other States. In some instances, there is reason to believe, the amount is sufficient to constitute a violation of the law of the last session, restricting the interest to be taken by banks to six per cent. It is reasonable that some per-centage on exchange should be allowed, but the amount, we think, ought to be limited by law.

The practice, which has of late prevailed to an unwarrantable extent, of loaning money abroad on railroad bonds, stocks, and similar securities, has been to a great extent discontinued. Some banks are still much cramped in their operations, by the consequences of their former delinquencies in this respect. All, however, are improving their condition. None, during the pressure, failed of sustaining themselves, and all endeavored to accommodate the public as far as they deemed it safe.

The banks generally, during the past year, have carefully avoided making large loans to individuals or single firms, or corporations. Such a course is worthy of commendation, and will prevent ruinous losses.

It will be seen by the statement accompanying this report, that the amount both of discounts and circulation has within the past year materially diminished. The banks are therefore in a good condition to supply the wants which will grow out of an increase of the general business of the country. The law of last year, restricting the amount of loans and discounts out of the State, to one-fourth of the capital stock and deposits of each bank, has accomplished, to



some extent, the object which the legislature had in view, of keeping capital at home. But we are of opinion, that some of its requirements and penalties are unnecessarily severe, and would suggest a modification or repeal of some of its provisions.

## SAVINGS BANKS.

The several savings banks and savings institutes of the State have received the attention which their importance required. The number of depositors is now very large, and constantly increasing. They are the depositories of a very large amount of money, and are of great importance to a numerous and highly meritorious class of our citizens, and should at all times receive the fostering care and watchful attention of the State government. The managers of these several institutions are among the first men for ability and integrity in the vicinity where they are located, and we are pleased to say, that, so far as we have been able to learn, they have managed their affairs with great fidelity to the interests of the depositors and the public, as well as with a due regard to economy. A custom prevails, to some extent, of taking interest on loans six months in advance, or, rather, of receiving discount, instead of interest, after it has accrued. This custom assists the officers of these institutions in making up their accounts for dividends, furnishes a fund to loan for a short time, that assists materially towards paying expenses, and to which we think there is no reasonable objection. There are now in operation in this State, under charters granted by the legislature, twenty-six savings institutions; the condition of each is exhibited by the annexed statements, compiled from returns made to us *under oath*, by the treasurers of these institutions respectively. From these statements, it appears that there are 54,589 depositors, varying in amount of deposits, from a few cents to several thousand dollars. The total amount on deposit, including balance of interest, account and surplus funds, on hand, is \$10,006,131 18. The securities taken for this large sum have been selected with great care and skill, and, we believe, are as safe investments as can be found, for an equal amount, in any moneyed institutions in this country. One or two of these institutions, as will be perceived by the annexed statements, have a greater proportion of their funds loaned on personal security than the existing laws allow. But this appears to be but a temporary matter, and will soon be corrected by the directors thereof. The whole amount of suspended paper reported to us is \$1,164 22; estimated loss about \$232.

It appears by the bank commissioners' report in 1847, that there existed in this State at that time nine savings institutions, with 22,663 depositors. Total amount on deposit, including surplus earnings, &c., \$3,221,591 33; increase in eight years, in number of depositors, 31,926; in amount on deposit, \$6,784,539 85; in number of institutions in operation, 17; all tending to show the confidence reposed in the management of them, by the public, and the care and watchfulness necessary to continue them in the high position they now occupy.

## SAVINGS AND BUILDING ASSOCIATIONS.

The commissioners have also visited the numerous institutions commonly denominated building associations, organized under the law of 1850. These corporations were designed to effect a two-fold object: to furnish a place of deposit especially for small sums, and to provide in this way a species of savings banks; and also to use the funds so deposited, as well as the stock of the association, in making loans to the stockholders, on such terms as will enable them to own the dwellings in which they live, instead of renting them. They have already enabled a large number of persons, of small means, to attain so desirable an object.

These associations, generally, are under the control of gentlemen of the highest respectability.

Upon a thorough and careful examination of their affairs, we do not hesitate to say, that generally their loans are made upon ample security.

The stock of a large portion of these institutions is divided into shares of \$200 each, and is payable in instalments of \$1 per share, monthly.

These instalments, which are paid in monthly, are called stock, and constitute the capital of the institution, and is loaned to shareholders, if they wish to borrow it, at such rate of bonus as may be agreed upon.

The loans are of two kinds, permanent and temporary.

The permanent loans are generally made for a bonus of a given per cent., taken for the whole time, or monthly, in advance.

The temporary loans are made for a limited time. A bonus in addition to the legal rate of interest for these loans is always paid in advance, varying from one-fourth to two per cent. a month.

The number of these institutions is forty-eight.

The amount of stock paid in on the 1st day of Jan-

uary, 1855, was.....	\$1,876,062 87
The amount of deposits was.....	1,635,395 39

Total amount of stock and deposits.....	<u>3,511,458 26</u>
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Some of these institutions have been organized and conducted in such a manner as not to carry into effect the true intent of the law under which they were created. Some of them, it is believed, are merely made use of to loan money at a greater than lawful rate of interest.

In our opinion, some legislation is needed to prevent such abuses. But the extent to which money has been invested in these institutions, renders it necessary to use great caution in applying a remedy.

## LIFE INSURANCE COMPANIES.

Life insurance companies are of two classes, viz: stock and mutual. Stock companies are owned and managed by the stockholders, and

the institution rests upon a fixed capital. Mutual companies are owned and controlled by the policy-holders, and the capital grows as the company increases, in the amount insured. There are now doing business in this State, under charters granted by the legislature, six life insurance companies, agreeably to the provisions of their several charters. A full statement of the condition of each company, from returns made to us by the secretaries of each, is hereto annexed. From these several statements, it appears that the whole number of life policies issued and outstanding, is 15,597; number of term policies, 4,741. Total number of policies outstanding, 20,338. Total amount at risk thereon, \$36,714,776. Total assets, \$3,447,346 60. The receipts, disbursements, liabilities, and other matters connected with their management, will be best understood by an inspection of these several statements.

In presenting the reports of these several companies, the commissioners wish to state, that while they are fully sensible of the great benefits to be secured, in case of premature death, to the families of the deceased, who might otherwise be left destitute, they are impressed with the conviction, that *cheapness* is of far less importance than stability and safety; and admitting that the several companies in this State are conducted, *as we believe they are*, by men of ability and integrity, we hope the time will soon arrive when public sentiment will require the entire abandonment of the *credit* system, and a strict adherence to the cash system, the only *true* principle on which this department of business should be conducted.

All of which is respectfully submitted.

HARTFORD, *May*, 1855.

SELAH STRONG,	}	<i>Bank</i> <i>Commissioners.</i>
D. C. PENDLETON,		
JOHN GALLUP, 2d,		

## F 2.

*Abstract of the condition of the banks in Connecticut, 1855.*

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
1855.															
Bank of N. America...	Seymour...	April 1	\$110,900	\$138,728	.....	\$5,000	\$21,171	\$3,529	\$2,500	.....	\$5,100	\$40,469	\$19,904	\$1,436	.....
Bridgeport Bank .....	Bridgeport...	April 1	210,000	394,689	\$500	3,000	6,921	91,673	16,259	.....	21,936	181,701	60,735	14,614	\$8,430
Bank of New England	Goodspeed...	April 1	129,300	109,292	64,690	3,000	2,181	16,378	397	\$2,600	7,793	49,877	22,344	.....	1,968
Bank of Commerce...	New London	April 1	200,000	185,882	84,268	.....	5,003	6,352	6,352	172	5,288	51,017	26,209	1,718	.....
Bank of Hartford Co.	Hartford...	April 1	589,514	578,971	135,090	.....	16,279	2,208	3,085	9,907	66,201	44,173	6,193	25,338	.....
Litchfield Co. Bank...	New Milford.	.....	125,009	78,101	102,000	.....	5,862	55,634	881	3,309	7,825	85,505	23,898	3,726	9,570
Charter Oak Bank .....	Hartford...	Mar. 31	353,535	391,761	96,300	16,344	19,413	22,068	7,745	4,515	8,374	82,021	29,308	8,727	61,648
Citizens' Bank .....	Waterbury	April 1	110,396	83,722	32,150	7,558	.....	9,512	17	1,900	3,368	15,347	5,404	3,859	.....
City Bank .....	Hartford...	April 2	515,099	691,974	.....	.....	38,551	55,558	16,699	908	21,616	162,380	90,197	9,881	.....
City Bank .....	New Haven...	April 1	500,000	646,468	14,450	28,000	36,772	133,880	8,118	951	21,817	154,047	111,850	59,739	.....
Connecticut Bank .....	Bridgeport...	April 1	238,100	353,237	.....	17,162	48,667	11,854	6,774	11,035	20,499	114,665	44,965	21,611	.....
Central Bank .....	Middletown	April 1	140,000	160,528	.....	5,956	.....	18,971	1,522	271	3,356	22,912	8,212	9,970	.....
Conn. River Banking Company .....	Hartford ....	April 7	250,000	438,543	19,000	7,000	.....	38,937	5,576	.....	19,094	165,666	53,462	9,615	17,456
Deep River Bank .....	Saybrook .....	April 1	121,400	168,385	.....	2,419	.....	13,487	2,716	4,972	7,997	51,262	13,780	1,480	.....
Danbury Bank .....	Danbury .....	April 1	223,500	327,564	510	4,352	5,088	15,788	2,843	1,777	10,074	88,461	40,227	8,448	1,575
Exchange Bank .....	Hartford .....	April 1	535,000	823,536	.....	11,939	4,514	76,197	15,373	19,572	25,540	202,437	96,807	72,209	4,149
East Haddam Bank...	East Haddam	April 2	71,480	119,757	.....	2,200	.....	16,749	4,196	.....	5,401	45,051	14,292	.....	4,855
Farmers' Bank .....	Bridgeport...	April 2	300,000	424,497	.....	.....	17,521	35,960	2,314	1,296	8,400	81,674	49,961	17,783	4,605
Fairfield Co. Bank .....	Norwalk .....	Mar. 31	271,900	483,216	510	8,000	.....	63,679	3,389	10,990	25,042	254,790	33,416	8,631	.....
Bridgeport City Bank.	Bridgeport...	April 1	99,830	106,626	58,286	.....	4,778	3,647	3,674	1,428	382	49,232	22,348	8,644	.....
Farm. & Mech. Bank.	Hartford...	April 1	625,000	1,158,725	.....	15,000	5,000	131,949	8,749	13,584	51,167	328,895	182,754	110,680	.....
Hatters' Bank .....	Bethel .....	Mar. 31	109,000	177,082	.....	3,282	.....	12,370	2,107	2,749	8,796	88,294	9,369	5,281	1,185
Hartford Bank .....	Hartford...	Mar. 31	1,132,800	1,917,877	23,024	15,000	21,015	132,840	16,368	3,443	49,955	489,172	213,786	114,265	7,522
Hurlbut Bank .....	W. Winsted	April 2	130,000	132,892	49,700	.....	35	14,089	142	3,210	4,505	44,497	13,921	94	7,452
Iron Bank .....	Falls Village	April 11	206,000	352,726	.....	3,226	20,000	59,903	1,039	5,440	18,697	186,665	55,563	3,477	765
Jewett City Bank .....	Jewett City...	Mar. 31	52,100	72,294	.....	5,258	.....	19,387	970	919	5,008	33,223	11,089	.....	5,000
Mystic River Bank .....	Groton .....	Mar. 30	100,000	167,043	.....	4,421	.....	10,157	1,019	1,370	8,228	58,160	22,088	4,146	.....
Mystic Bank .....	Mystic .....	April 1	52,900	91,247	.....	.....	6,832	1,200	2,296	4,281	31,322	9,046	.....	.....	.....
Merchants' Bank .....	New Haven	April 1	590,000	677,327	.....	8,500	25,167	73,308	10,499	1,605	14,076	130,064	125,725	10,403	.....
Middlesex Co. Bank .....	Middletown.	April 1	338,500	479,249	.....	3,400	.....	26,046	5,343	3,188	12,181	89,634	52,189	1,812	.....
Mechanics' Bank .....	New Haven	April 1	390,000	570,144	.....	14,000	.....	61,611	22,114	.....	13,257	119,941	151,225	53,205	.....
Manufacturers' Bank.	Birmingham.	April 1	303,000	456,590	.....	5,000	.....	15,954	1,043	1,260	11,658	116,492	31,077	9,857	.....

Meriden Bank.....	Meriden....	Mar. 31	288,425	341,364	.....	4,000	1,100	71,108	1,433	242	9,472	84,971	28,909	9,054	.....
Mercantile Bank.....	Hartford....	April 2	200,000	215,905	162,000	.....	5,598	18,039	3,607	.....	14,978	148,150	48,525	9,839	.....
Merchants' Bank.....	Norwich....	Mar. 31	218,160	274,579	.....	3,000	40,189	6,703	7,464	1,605	5,112	48,812	20,831	7,386	18,586
Middletown Bank.....	Middletown..	Mar. 31	339,300	557,231	1,158	2,150	31,417	16,160	1,077	35	22,235	128,065	78,259	1,165	.....
New London Bank.....	New London..	Mar. 30	150,875	193,850	.....	2,500	17,051	3,591	.....	.....	4,656	37,781	16,649	3	.....
New Haven Bank.....	New Haven....	April 2	452,300	724,697	.....	9,200	160	83,944	4,398	3,394	18,920	146,532	138,388	41,788	4,114
Norwich Bank.....	Norwich....	April 2	210,000	307,932	.....	7,144	55,991	13,161	.....	.....	7,550	67,306	69,975	6,387	13,500
New Haven Co. Bank..	New Haven....	April 2	600,000	825,103	.....	8,000	1,317	69,942	13,215	6,213	16,321	144,025	106,342	5,593	2,000
Ocean Bank.....	Stonington..	April 3	100,000	127,989	37,950	3,954	10,243	25,553	1,076	3,254	9,206	89,265	12,227	1	881
Pawcatuck Bank.....	Pawcatuck....	April 2	75,000	112,517	.....	3,195	4,734	5,635	323	280	3,974	40,515	3,017	5,006	2,279
Pahquoque Bank.....	Danbury.....	April 1	119,080	159,639	32,468	.....	4,970	5,536	4,663	2,116	2,068	17,528	19,526	10,497	2,281
Pequonnoek Bank.....	Bridgeport..	April 1	200,000	327,871	.....	14,560	.....	66,080	3,135	14,655	14,461	115,785	40,824	46,211	3,000
Phoenix Bank.....	Hartford....	Mar. 1	1,285,600	1,815,123	.....	27,728	35,303	86,928	20,774	70,953	33,404	283,886	291,050	56,109	.....
Quinnipiac Bank.....	New Haven....	April 2	499,000	496,021	111,500	10,000	1,826	25,281	4,289	.....	6,755	49,805	80,737	8,187	8,000
Quinebaug Bank.....	Norwich....	April 3	331,980	404,223	2,980	14,961	39,715	43,139	13,250	3,165	8,803	80,226	62,471	3,336	32,648
State Bank.....	Hartford....	Mar. 1	431,700	949,969	.....	11,614	32,367	47,703	10,540	5,929	28,721	292,605	114,186	46,492	119,961
Stafford Bank.....	Stafford....	April 2	46,076	43,142	.....	280	.....	.....	1,363	845	1,474	.....	.....	.....	.....
Stamford Bank.....	Stamford....	April 2	135,000	243,041	.....	3,258	26,294	13,062	3,501	8,348	13,009	113,953	41,250	7,302	250
Stonington Bank.....	Stonington..	Mar. 31	60,000	87,405	.....	500	.....	17,105	170	3,456	5,678	33,281	15,111	880	.....
Saybrook Bank.....	Essex.....	April 1	88,660	168,584	.....	1,918	3,605	44,576	5,657	4,554	20,445	112,431	35,917	4,478	3,496
Shatucket Bank.....	Norwich....	April 2	100,000	126,535	48,932	5,243	.....	13,221	1,483	50	4,192	38,373	20,522	5,738	27,908
Saugatuck Bank.....	Westport....	April 1	111,010	101,392	73,470	1,200	11,038	3,750	226	1,659	6,486	62,938	11,372	7,540	1,055
Southport Bank.....	Southport....	April 1	106,600	181,910	19,887	5,742	39,602	4,280	1,646	7,870	16,464	119,504	26,941	5,588	.....
Tolland Co. Bank.....	Tolland.....	Mar. 31	86,700	202,211	.....	2,829	.....	29,259	829	.....	7,385	69,723	36,973	7,926	18,910
Thames Bank.....	Norwich....	Mar. 31	391,200	578,402	1,000	6,997	3,772	14,565	9,910	61	13,298	130,317	60,514	.....	14,950
Thompson Bank.....	Thompson....	April 1	60,000	119,940	.....	1,700	.....	22,710	735	4,167	6,897	70,402	17,477	709	.....
Uncas Bank.....	Norwich....	April 1	278,100	358,894	123,039	3,784	.....	10,544	3,502	1,499	10,228	93,197	77,190	21,804	27,879
Union Bank.....	New London..	April 2	100,000	176,348	20,312	2,500	.....	27,706	7,051	3,498	7,935	76,053	28,404	10,477	.....
Waterbury Bank.....	Waterbury....	April 2	510,000	682,880	.....	10,578	54,763	20,396	2,499	1,750	12,311	126,664	105,626	6,208	.....
Whaling Bank.....	New London..	April 2	163,750	212,464	11,436	195	.....	46,742	4,200	7,634	7,500	70,109	29,491	3,242	.....
Windham Bank.....	Windham....	April 2	90,000	141,336	.....	1,553	.....	19,111	4,759	4,159	6,311	60,000	12,750	575	1,484
Woodbury Bank.....	Woodbury....	April 2	100,000	53,501	59,252	.....	40,318	12,685	1,926	3,322	3,586	31,456	29,514	151	6,800
Windham Co. Bank.....	Brookline....	Mar. 31	65,700	141,618	.....	1,881	.....	25,735	4,690	978	8,108	87,676	23,970	594	.....
Winsted Bank.....	Winsted.....	April 1	187,050	322,164	.....	4,357	159	32,067	1,634	8,684	11,128	113,781	38,787	13,042	11,575
Wooster Bank.....	Danbury.....	April 1	.....	.....	5,446	.....	.....	.....	.....	.....	500	4,910	.....	188	.....
Total of 65 banks and 1 branch .....	.....	.....	17,147,385	23,704,458	1,391,218	375,612	673,037	2,272,606	341,754	281,220	810,101	6,871,102	3,433,081	945,844	482,975



G 1.—Statement showing the condition of the banks of the State of New York, on the morning of Saturday, the 29th day of September, 1855.

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Banks.	RESOURCES.													
	Loans and discounts.	Over-drafts.	Due from banks.	All liabilities, absolute or contingent, of directors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
1. INCORPORATED BANKS.														
Albany City Bank .....	\$1,124,533	\$1,704	\$972,210	\$33,343	.....	\$15,062	\$38,080	\$195,632	\$159,181	\$11,200	\$149,832	.....	.....	\$2,667,437
Atlantic Bank, Brooklyn .....	1,310,612	1,102	127,377	89,454	.....	22,000	19,255	11,662	.....	.....	4,451	.....	\$2,400	1,498,861
Bank of Chenango .....	293,416	1,398	19,769	14,888	.....	2,764	12,524	689	.....	1,700	5,978	.....	5	338,246
Bank of Orange County .....	254,383	918	64,994	22,726	.....	4,719	7,192	21,761	23,559	13,951	1,025	.....	1,123	393,629
Bank of Orleans .....	369,385	1,648	44,237	16,329	.....	47,966	7,352	11,637	450	20,905	2,420	.....	1,354	507,366
Bank of Owego .....	410,591	.....	69,708	31,650	\$6,530	10,000	6,248	103	8,800	.....	631	.....	113	506,196
Bank of Poughkeepsie .....	268,728	1,044	97,628	27,878	.....	9,262	12,007	26,207	2,650	2,105	2,159	.....	722	422,414
Bank of Rome .....	243,760	548	37,995	12,176	.....	11,480	5,435	250	.....	2,700	950	.....	591	303,712
Bank of Salina .....	359,844	1,878	15,890	35,191	.....	14,279	2,181	.....	9,100	47,612	7,689	.....	.....	458,475
Bank of the State of New York .....	3,717,511	1,604	55,585	401,029	.....	101,058	389,524	959,837	.....	.....	.....	16,332	5,241,458	.....
Bank of Whitehall .....	243,064	544	32,814	23,862	.....	8,253	5,229	2,524	.....	.....	8,535	.....	1,277	302,244
Brooklyn Bank .....	598,427	.....	43,308	8,100	.....	7,000	9,079	13,405	.....	.....	1,718	.....	.....	672,938
Cayuga County Bank .....	580,155	3,674	34,772	52,107	.....	10,128	6,846	5,887	97,200	44,402	4,373	.....	.....	787,440
Chautauque County Bank .....	249,454	887	104,346	18,997	101	8,086	6,166	1,983	531	34,377	6,594	.....	670	413,099
Chemung Canal Bank .....	506,691	721	84,193	.....	.....	9,326	9,702	748	.....	.....	5,000	.....	45	616,428
Essex County Bank .....	204,689	49	45,595	5,688	.....	4,941	6,892	1,391	.....	4,570	6,862	.....	.....	274,996
Farmers and Manufacturers' Bank .....	682,429	2,486	54,107	124,627	.....	24,751	14,563	7,227	.....	41,013	9,471	.....	780	836,831
Herkimer County Bank .....	436,952	9,189	83,294	69,555	.....	6,250	4,847	4,238	8,500	9,409	2,363	.....	2,034	567,078
Highland Bank .....	400,095	81	110,963	31,094	.....	16,562	11,174	10,400	.....	13,340	3,464	.....	1,031	567,113
Kingston Bank .....	405,458	1,116	30,535	47,602	.....	19,290	3,410	7,752	.....	.....	1,912	.....	1,717	471,183
Leather Manufacturers' Bank .....	1,813,467	*46	76,559	94,412	187,700	800	153,595	348,480	.....	.....	19,218	.....	5,809	2,417,929
Madison County Bank .....	248,007	1,919	25,817	25,817	.....	2,269	3,477	.....	.....	275	7,052	.....	696	289,513
Manhattan Company .....	4,907,068	255	93,524	190,879	122,309	303,792	505,437	579,929	.....	18,125	52,030	.....	5,939	6,465,102
Mechanics and Traders' Bank .....	739,719	1,300	57,353	14,203	50,000	14,041	54,237	51,194	10,400	.....	14,170	.....	8,254	950,682
Merchants' Bank, New York .....	3,666,188	1,581	169,108	156,325	333,739	95,463	793,809	1,339,881	131,000	.....	30,332	.....	8,733	6,235,697
Montgomery County Bank .....	180,228	.....	35,989	25,884	.....	1,900	3,415	3,413	.....	1,465	2,327	.....	695	229,434
National Bank .....	1,619,913	1,069	27,036	136,014	50,000	59,951	132,304	114,688	.....	.....	8,416	.....	9,850	1,973,230
New York Dry Dock Company .....	402,733	550	14,699	26,265	.....	10,495	28,701	78,251	2,181	.....	3,938	.....	930	542,479
Ogdensburg Bank .....	240,708	2,275	70,085	31,057	.....	14,000	10,036	2,637	.....	5,647	14,273	.....	1,253	330,917
Oneida Bank .....	757,770	2,055	123,618	90,819	.....	.....	11,092	6,947	.....	.....	7,833	.....	3,469	912,788
Ontario Bank .....	336,512	.....	75,367	.....	.....	.....	10,890	2,083	.....	1,602	5,027	.....	4,181	435,574



Ontario Branch Bank	589,136	1,672	34,814	72,418	.....	19,850	4,950	.....	.....	17,636	4,377	672,437
Rochester City Bank	839,125	917	43,171	47,365	3,062	128,145	10,277	1,690	.....	9,090	1,190	1,043,785
Sackett's Harbor Bank	379,289	5,166	35,394	55,108	.....	26,340	5,644	3,059	53,381	14,790	43	635,250
Saratoga County Bank	230,001	5,575	21,450	41,995	.....	3,500	5,130	17,229	.....	4,565	758	339,129
Schenectady Bank	389,465	6,216	7,792	31,180	.....	16,741	7,732	8,417	.....	28,428	1,514	483,519
Seneca County Bank	409,488	7,990	1,885	40,589	.....	13,935	6,637	.....	68,797	9,917	655	522,175
Seventh Ward Bank	1,137,460	53	4,109	31,526	20,000	33,250	92,559	98,797	.....	11,650	9,041	1,385,932
Steuben County Bank	478,600	29	1,813	15,230	2,966	3,000	4,589	.....	.....	1,237	387	501,188
Tanners' Bank	237,412	2,038	82,383	32,770	.....	5,500	8,397	4,809	.....	11,541	.....	345,076
Tompkins County Bank	588,270	2,483	73,604	79,010	.....	20,066	9,205	6,479	.....	34,728	749	736,394
Troy City Bank	738,760	7,300	152,968	94,055	.....	14,433	5,971	42,798	25,453	1,556	1,813	991,570
Ulster County Bank	253,237	211	53,251	8,766	.....	5,000	7,963	410	.....	2,361	1,318	323,784
Westchester County Bank	430,042	554	60,430	29,913	281	12,060	2,092	4,607	5,000	3,392	1,999	523,184
Yates County Bank	248,834	4,611	14,612	11,926	.....	10,374	7,118	12,008	.....	2,549	6,924	313,231

2. BANKING ASSOCIATIONS.  
(Circulation secured by public stocks.)

American Exchange Bank	6,939,928	1,944	851,315	292,852	895,675	1,938	534,787	1,549,064	454,666	18,288	232,076	10,594,018
Atlantic Bank, New York	597,137	.....	4,175	82,898	17,000	.....	37,565	135,009	113,763	.....	25,213	912,866
Auburn City Bank	255,712	415	46,987	39,821	.....	10,000	6,077	10,670	151,700	4,223	3,000	488,783
Bank of Albany	1,077,563	11,327	95,778	25,306	15,100	450	19,853	46,984	10,450	23,481	1,345	1,287,243
Bank of America	4,773,203	3,726	195,422	253,000	354,800	220,000	842,020	822,053	12,105	2,925	23,405	6,902,208
Bank of Auburn	533,652	3,516	33,229	23,993	.....	17,140	6,240	693	103,000	51,858	4,327	742,758
Bank of the Capitol	719,724	232	62,442	66,945	.....	.....	10,765	45,571	155,090	7,830	10,781	1,014,620
Bank of Commerce, New York	8,350,578	.....	211,346	177,500	150,000	201,452	1,008,477	1,164,740	9,000	18,896	6,993	10,981,395
Bank of the Commonwealth	1,224,754	847	25,612	212,425	39,077	188,834	72,223	231,644	123,731	30,874	18,024	1,945,551
Bank of Fishkill	173,558	258	21,535	10,631	.....	3,720	4,034	1,734	107,432	.....	137	315,323
Bank of Lansingburgh	335,828	1,333	16,443	61,850	.....	10,000	5,683	5,908	11,575	1,129	21,764	409,813
Bank of New York	3,485,170	5,621	126,908	87,622	.....	250,000	379,764	431,239	238,345	.....	12,914	4,950,964
Bank of North America	1,558,149	7,357	61,219	253,000	3,500	110,351	77,964	581,816	112,630	17,678	18,088	2,525,155
Bank of Port Jervis	123,633	.....	11,200	9,498	.....	.....	3,174	4,758	100,420	.....	3,979	17,389
Bank of the Republic	3,170,518	.....	209,514	328,355	206,129	170,000	613,094	898,790	142,802	*15,000	49,031	2,611
Bank of Rhinebeck	118,282	1,019	9,739	35,622	1,602	1,400	5,253	11,149	113,241	2,000	2,118	5,183,362
Bank of Rondout	142,205	769	45,130	20,658	.....	4,328	1,334	2,032	101,707	.....	112	233,628
Bank of Saratoga Springs	220,943	107	80,747	47,397	.....	.....	5,655	165	105,549	.....	10,162	312,025
Bank of Sing Sing	101,441	972	22,205	8,625	.....	19,799	2,357	18,370	108,500	36,000	1,587	423,341
Bank of Troy	859,790	3,235	47,201	48,693	.....	14,512	5,933	22,856	12,608	.....	1,840	989,401
Bank of Vonnors	141,798	43	11,680	33,624	5,000	.....	3,029	5,649	122,043	.....	519	311,075
Bowery Bank	1,078,782	4,135	12,731	35,596	90,900	46,500	81,421	54,778	191,851	6,588	7,297	297,624
Broadway Bank	1,458,246	1,258	62,774	93,779	20,698	173,653	86,350	174,284	233,653	16,910	8,738	1,484,086
Broomo County Bank	199,545	925	62,230	5,599	.....	10,000	8,309	.....	10,000	4,150	1,378	2,215,880
Bull's Head Bank	259,963	52	8,188	43,383	.....	10,274	33,955	122,076	.....	5,157	.....	296,569
Butchers and Drivers' Bank	1,611,423	190	33,984	75,446	65,000	60,000	31,052	83,234	94,204	4,050	21,982	442,667
Catskill Bank	174,072	120	85,483	8,548	.....	12,500	6,725	3,464	13,900	.....	17,319	1,950,727
Central Bank, Brooklyn	428,506	367	12,990	31,601	.....	.....	8,056	3,439	119,373	.....	2,625	315,309
Chatham Bank	582,327	380	11,121	54,866	.....	64,055	42,944	45,945	175,111	6,000	2,678	578,037
Chemical Bank	1,527,917	302	31,318	32,071	.....	52,453	157,052	91,733	374,746	.....	4,333	992,317
Citizens' Bank, New York	794,923	560	11,931	48,893	165,000	61,458	57,939	95,017	192,689	.....	9,093	2,254,577
City Bank, Brooklyn	501,546	5	26,469	17,904	20,000	19,000	11,724	33,043	112,433	.....	12,454	1,231,364
City Bank, New York	1,664,902	137	73,620	224,700	7,974	80,000	128,739	195,749	11,364	.....	7,441	2,215,070
Commercial Bank, Albany	1,284,270	6,793	103,225	121,644	.....	57,322	13,793	49,001	283,925	54,710	11,836	1,864,909
Commercial Bank, Whitehall	198,059	5,490	32,769	35,370	.....	.....	2,946	925	109,652	.....	1,221	351,064

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	RESOURCES.													
	Loans and discounts.	Over-drafts.	Due from banks.	All liabilities, absolute or contingent, of directors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
2. BANKING ASSOCIATIONS—Continued.														
Continental Bank.....	\$2,661,942		\$34,830	\$437,947	\$30,000		\$133,404	\$392,800	\$117,229		\$21,320		\$5,624	\$3,367,151
Corn Exchange Bank.....	1,522,039	\$248	29,218	59,329	63,000	\$111,554	105,126	767,641	117,884		18,811		1,590	2,674,124
Delaware Bank.....	88,462	15	16,195	16,534		6,920	1,006	132,820	3,092	\$6,600	3,092	\$4	52	256,342
East River Bank.....	444,026	151	18,018	53,638	6,000	23,479	48,284	53,939	113,231		15,845		96,205	813,184
Fallkill Bank.....	177,042	704	11,318	38,000		9,000	5,803	3,658	111,956	2,809	877		1,239	324,409
Farmers and Citizens' Bank of Long Island.....	236,744	3,100	8,818	13,656		28,741	9,819	15,528	114,147		1,781		6,348	425,029
Fulton Bank.....	1,570,633	264	17,568	170,808	42,000	12,000	146,660	200,939	253,021		29,666		15,377	2,246,130
Goshen Bank.....	59,332		19,172	1,000			2,157	675	101,760		1,700		10,006	194,834
Greenwich Bank.....	601,096	113	108,500	32,747	10,000	15,000	26,356	25,954	13,467		37,223		4,089	831,800
Grocers' Bank.....	630,732		33,120	106,630		34,025	87,303	58,919	100,000		20,913		4,994	970,008
Hanover Bank.....	1,307,046	315	52,432	107,885		91,880	116,931	208,580	138,910		6,043		3,478	1,925,618
Hudson River Bank.....	364,375	1,144	54,610	75,769		4,500	4,113	21,494	10,000		3,746		2,676	466,660
Irving Bank.....	549,611	552	41,708	52,038		42,000	58,808	68,635	133,072		15,260		1,851	911,500
Island City Bank.....	389,797	303	166	23,103		4,901	41,646	50,456	118,461		8,210		2,031	615,974
Long Island Bank.....	924,003		187,459	36,250		12,000	12,533	28,150	210,354		5,312		870	1,380,688
Marine Bank, New York.....	766,613	380	31,683	114,413	50,400	75,000	36,469	120,482	109,403				1,075	1,141,047
Market Bank, New York.....	1,151,953	1,406	69,859	130,229		75,577	76,717	151,369	145,015	7,000	19,237		11,595	1,700,731
Mechanics' Bank, Brooklyn.....	462,907	61	28,017	44,002	44,000		9,151	40,000	145,209		4,986		1,249	691,584
Mechanics' Bank, New York.....	4,327,986	252	161,946	168,977	224,000	240,104	792,700	736,897	12,632	5,000	43,565		9,875	6,330,960
Mechanics' Bank, Williamsburgh.....	433,918	996	5,228	29,674			679	15,072	166,688				4,101	566,685
Mechanics' Banking Association.....	1,153,127	203	47,314	103,550		8,341	80,966	115,436	303,927	22,236	19,321		8,141	1,759,016
Mercantile Bank, New York.....	2,036,168		72,666	49,300	133,000		134,221	297,739	104,000		11,758		14,945	2,671,499
Merchants' Bank, Albany.....	691,447	543	62,169	17,000			13,056	23,716	30,220		4,561			925,716
Merchants' Bank, Poughkeepsie.....	211,128	39	48,381	30,244		6,350	5,475	3,080	124,350	8,000	3,652		732	411,190
Merchants' Exchange Bank.....	2,661,166	133	218,912	206,673	84,400	62,758	196,798	256,451	127,780	7,998	31,831		20,164	3,584,034
Merchants' and Mechanics' Bank.....	745,191		21,041	91,104		7,500	12,314	8,305	11,000	1,000	51,671			858,023
Metropolitan Bank.....	4,396,349	509	913,777	393,656	107,000	298,000	442,829	511,379	137,230	20,000	266,047		21,807	6,937,930
Mohawk Bank.....	350,146	2,231	6,613	85,939		8,000	9,128	3,537	*76,935		7,500		297	387,455
Nassau Bank.....	1,070,165	1,129	84,499	73,970		121,176	51,804	90,130	150,043		14,086		3,336	1,586,371
New York County Bank.....	185,880		28,268	20,449	20,000		11,308	5,227	100,000		4,653		22,052	357,400
New York Exchange Bank.....	221,674	99	52,974		6,193		10,333	3,460	130,656		21,251		14,131	454,582
New York State Bank.....	807,211	1,831	203,164	47,386	36,578	24,000	13,781	52,777	80,418		75,689			1,348,873

North River Bank.....	1,186,747	5,169	147,580	219,583	6,825	75,805	78,359	125,496	296,636	32,251	3,610	1,861,648
Ocean Bank.....	1,269,597	815	51,949	57,650	.....	80,230	98,848	153,223	172,503	25,667	27,142	1,878,978
Onondaga Bank.....	226,477	2,125	5,731	56,418	770	2,700	2,663	2,139	173,587	1,640	6,436	359,825
Oriental Bank.....	578,235	.....	4,146	58,745	65,000	.....	44,359	13,397	123,002	3,506	4,352	773,706
Pacific Bank.....	961,273	.....	7,682	66,363	181,200	9,000	43,381	64,925	154,752	16,606	4,636	1,292,250
Phoenix Bank.....	2,324,373	16,507	79,105	247,033	13,000	175,000	141,067	698,513	116,323	23,735	7,861	3,578,453
Quassaick Bank.....	355,795	12	17,791	57,062	.....	8,500	5,478	8,330	100,100	2,245	2,853	1,001,407
Saint Nicholas Bank.....	689,813	9	16,467	113,163	.....	69,258	40,991	78,142	119,159	5,211	8,218	1,500,427
Shoe and Leather Bank.....	1,014,449	.....	45,026	35,200	15,000	100,628	94,102	104,334	133,667	1,515	21,244	311,761
State of New York Bank.....	156,662	.....	11,371	23,288	2,250	21,500	1,553	.....	117,164	11,544	2,722	1,575,641
Tradesmen's Bank.....	1,417,244	.....	25,045	113,021	35,000	21,500	45,447	40,761	11,375	5,112	.....	773,593
Union Bank, Albany.....	584,706	1,470	43,643	85,629	.....	14,491	3,252	17,329	103,587	23,710	10,464	4,201,998
Union Bank, New York.....	2,594,257	3,962	111,060	227,279	435,591	125,000	232,454	993,618	107,469	3,215	1,807	990,507
Williamsburgh City Bank.....	714,391	63	55,534	75,647	.....	23,675	34,444	9,138	148,236	.....	.....	.....

### 8. BANKING ASSOCIATIONS.

(Circulation secured by public stocks and real estate.)

Agricultural Bank.....	170,037	516	20,340	9,610	.....	3,500	1,705	246	55,600	3,336	403	110,103
Albany Exchange Bank.....	487,053	748	85,549	83,792	6,000	14,158	7,237	12,115	76,864	23,584	.....	735,811
Ballston Spa Bank.....	135,092	1,986	40,282	26,528	.....	3,000	4,052	6,087	102,075	7,500	76	204,759
Bank of Albion.....	183,936	118	21,407	10,288	2,600	.....	6,213	557	72,051	4,052	13	314,092
Bank of Attica.....	547,763	1,809	24,151	.....	.....	.....	4,798	1,794	50,628	50,405	5,740	689,191
Bank of Binghampton.....	199,321	318	26,377	7,400	.....	8,297	3,359	1,258	119,987	102,051	3,073	3,229
Bank of Central New York.....	214,238	409	16,489	22,684	.....	11,556	4,885	8,823	44,600	47,820	1,118	458,273
Bank of Chemung.....	296,106	1,414	24,342	12,221	.....	5,141	11,081	960	56,500	56,954	15,104	350,481
Bank of Cooperstown.....	221,546	232	21,921	52,400	.....	6,000	3,343	3,438	87,319	75,513	3,943	377,605
Bank of Corning.....	54,651	3,754	107	7,985	118	6,211	439	40	80,925	65,017	28	424,418
Bank of Coxsackie.....	135,107	.....	19,146	37,237	.....	1,440	4,942	3,436	101,462	14,140	1,362	218,710
Bank of Dansville.....	178,425	606	18,154	79,196	.....	18,627	2,746	.....	80,938	49,462	304	2,588
Bank of Fayetteville.....	117,217	1,535	11,772	43,112	.....	3,690	1,416	5,783	57,948	51,823	935	351,943
Bank of Fort Edward.....	912,179	428	8,152	6,170	.....	3,498	1,365	5,972	67,320	35,701	1,150	2,649
Bank of Genesee.....	265,152	2,160	6,500	31,484	.....	4,000	2,893	.....	25,000	30,753	9,250	338,210
Bank of Geneva.....	250,327	1,444	37,096	10,401	.....	2,899	9,903	30	130,181	24,522	13,902	2,484
Bank of Kinderhook.....	237,067	75	3,943	91,971	.....	2,899	2,367	506	59,000	52,414	605	193
Bank of Lowville.....	55,945	40	16,646	17,148	.....	500	4,717	292	80,000	39,073	1,657	4,434
Bank of Malone.....	142,245	.....	55,232	42,246	.....	2,854	1,558	3,870	66,000	35,110	2,920	358,416
Bank of Newark.....	180,386	1,234	5	4,009	.....	213	1,508	.....	52,208	54,250	4,184	198,872
Bank of Newburgh.....	596,066	129	66,075	27,445	.....	19,596	13,987	9,737	69,200	54,350	5,127	1,091
Bank of Pawling.....	234,424	518	19,809	10,050	.....	5,200	3,836	15,650	63,500	51,000	1,475	295,282
Bank of Salem.....	186,180	1,173	10,304	19,862	.....	820	3,037	3,804	58,200	46,878	1,699	801,018
Bank of Silver Creek.....	165,918	229	19,221	2,889	.....	4,101	3,097	26	54,000	46,060	2,252	4,451
Bank of Syracuse.....	376,693	5,891	43,162	41,664	1	6,658	5,111	3,209	104,500	98,534	5,929	4,710
Bank of Ulster.....	132,145	18	15,587	58,088	.....	4,368	3,464	471	80,587	32,600	.....	65
Bank of Utica.....	711,529	108,952	103,937	.....	.....	35,885	5,052	14,522	147,058	69,642	22,800	400
Bank of Vernon.....	91,384	2,027	2,091	2,306	.....	2,000	1,859	340	70,000	18,555	706	1,636
Bank of Watertown.....	43,318	2,637	6,236	.....	.....	15,000	.....	.....	35,682	20,356	.....	1,351
Bank of Waterville.....	151,565	.....	16,006	.....	.....	2,200	4,636	.....	79,831	66,404	.....	1,177,800
Bank of West Troy.....	387,710	27	19,510	48,252	.....	.....	3,015	2,711	59,695	53,053	3,223	190,167
Bank of Whites town.....	116,408	1,114	38,763	5,635	.....	3,662	2,775	.....	65,190	52,815	3,013	1,200
Black River Bank.....	450,408	8,188	58	.....	.....	65,500	9,521	1,181	80,500	75,296	3,839	125,629
Buffalo City Bank.....	490,626	573	50,454	1,311	.....	.....	4,157	967	53,812	50,124	5,834	321,550

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	RESOURCES.													
	Loans and dis- counts.	Over-drafts.	Due from banks.	All liabilities, ab- solute or contin- gent, of directors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promis- sory notes.	Bonds and mortga- ges.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
3. BANKING ASSOCIATIONS—Continued.														
Cambridge Valley Bank.....	\$22,808	.....	\$16,325	\$8,978	.....	.....	\$1,083	\$22	\$65,500	\$35,175	\$1,286	.....	\$13,103	\$155,393
Camden Bank.....	37,546	\$36	7,398	17,507	.....	\$5,804	486	85	10,700	16,500	592	.....	60,662	134,767
Canajoharie Bank.....	42,693	555	6,278	14,931	.....	.....	499	1,431	72,606	27,824	1,316	.....	12,730	170,346
Canal Bank, Lockport.....	85,959	715	6,483	1,267	3,033	.....	552	1,344	36,964	21,183	9,508	.....	31,659	194,369
Central Bank, Cherry Valley.....	291,296	439	39,500	41,154	.....	.....	6,365	1,063	26,966	24,978	27,928	.....	8,407	429,030
Central Bank, Troy.....	446,178	946	1,611	170,333	.....	.....	3,812	20,507	61,847	62,457	2,303	.....	165	599,829
Chester Bank.....	93,624	.....	33,311	6,912	.....	7,264	2,321	4,887	95,816	7,500	1,401	.....	881	247,007
Chittenango Bank.....	120,095	.....	31,265	11,339	285	3,176	1,695	387	68,882	60,429	1,621	.....	475	288,028
Citizens' Bank, Fulton.....	247,076	5,639	500	76,691	.....	2,400	2,801	5,146	63,429	40,980	1,400	.....	836	370,210
City Bank, Oswego.....	949,265	5,658	14,731	56,322	.....	12,985	2,925	24,543	65,948	62,639	5,095	.....	1,952	690,744
Commercial Bank, Glen's Falls.....	192,280	657	26,475	38,080	.....	4,000	5,998	10,016	64,300	49,800	4,638	.....	2,461	360,627
Commercial Bank, Rochester.....	722,348	550	26,687	40,671	.....	38,839	8,264	1,239	171,550	105,587	3,165	.....	5,067	1,083,299
Commercial Bank, Troy.....	1,140,004	844	51,224	378,133	.....	.....	13,955	17,859	108,800	100,590	20,340	.....	1,337	1,454,957
Crouse Bank.....	143,514	475	9,096	23,652	.....	5,950	2,229	1,693	59,245	53,008	4,318	.....	3,475	283,008
Cuba Bank.....	55,311	903	2,708	.....	.....	.....	2,052	.....	78,000	25,610	1,130	.....	.....	165,715
Cuyler's Bank.....	179,255	3	2,176	.....	.....	.....	2,473	642	60,875	49,960	1,143	.....	1,083	297,611
Eagle Bank.....	296,851	150	12,990	14,486	10,109	40,082	5,995	1,415	93,500	80,611	9,797	.....	.....	541,393
Elmira Bank.....	217,582	3,144	16,335	25,905	100	4,669	3,505	413	66,000	86,350	3,000	.....	16,853	414,348
Exchange Bank of Genesee.....	146,937	2,341	11,491	19,541	.....	3,000	3,505	.....	39,000	51,275	4,793	.....	1,634	263,979
Exchange Bank, Lockport.....	452,144	4,056	27,357	27,500	.....	7,251	5,718	624	55,080	74,327	1,785	.....	3,884	632,232
Farmers' Bank, Amsterdam.....	244,906	5,067	26,355	22,259	.....	.....	5,805	1,233	63,100	39,400	2,801	.....	1,329	389,999
Farmers' Bank, Hudson.....	391,648	1,098	26,432	12,303	.....	.....	4,913	6,515	169,891	33,535	3,821	.....	2,314	647,173
Farmers' Bank, Lansingburgh.....	187,683	.....	3,450	49,641	.....	2,000	2,900	3,229	55,843	53,910	3,984	.....	1,634	313,935
Farmers' Bank of Saratoga County.....	231,093	1,640	1,709	62,554	1,000	8,700	571	8,737	63,300	52,936	1,217	.....	2,159	372,065
Farmers' Bank, Troy.....	655,359	900	5,982	89,522	.....	9,437	8,527	7,484	83,026	27,292	70,464	.....	.....	839,474
Farmers and Drivers' Bank.....	66,170	.....	21,581	11,887	.....	3,257	2,708	513	77,292	20,927	870	.....	331	193,652
Farmers and Mechanics' Bank, of Gen- esee.....	428,154	3,116	3,197	2,024	.....	.....	3,182	1,292	46,620	45,443	4,260	.....	1,401	535,667
Farmers and Mechanics' Bank, Roches- ter.....	388,505	777	233	.....	.....	1,950	5,254	501	58,355	62,451	9,656	.....	255	527,939
Fort Plain Bank.....	176,782	170	32,021	49,788	.....	2,000	3,766	5,009	73,140	41,716	4,011	.....	872	339,490
Fort Stanwix Bank.....	250,262	3,940	23,991	28,939	.....	6,000	4,135	3,053	80,100	71,436	4,136	.....	3,379	450,435
Frankfort Bank.....	132,852	1,107	.....	54,735	.....	5,072	1,953	2,508	58,700	54,115	2,965	.....	408	259,668

Frontier Bank	137,250	1,938	18,952		4,399	587	770	52,500	47,704	631	6,358	271,092
Fulton County Bank	149,647	12	6,793	32,676	2,000	1,372	2,125	66,377	41,221	1,834	896	272,280
Genesee County Bank	237,853	231	7	24,630	2,775	3,132	1,217	61,180	55,487	2,438	2,831	367,182
Genesee River Bank	191,776	1,894	14,808	29,740	34	1,891	1,295	53,296	53,755	6,631	3,896	329,245
Genesee Valley Bank	213,079	32		30,761		4,664	237	62,400	58,000	10,069	1,455	349,939
Glen's Falls Bank	235,918	333	35,931	34,843		5,087	5,726	65,323	58,986	3,881	418	411,605
Hamilton Bank	130,547	3,825	2,112		3,000	4,549	1,434	86,781	43,342	3,082	264	728,938
Hollister Bank	577,347	1,153	18,457			5,251		61,900	52,474	9,691	2,319	728,594
Huguenot Bank	145,140	158	28,390	6,350	3,836	2,416		91,565	24,000	3,526	2,392	301,427
Hungerford's Bank	155,866	5,482	12,376			4,011	2,739	56,000	67,092	882		304,449
Ilion Bank	118,722	1,639	2,872	33,038		2,483	17,833	57,000	49,903	2,022	4,230	256,706
International Bank	660,485	1,829	49,685	53,256		6,574	1,573	69,000	73,081	12,706	17,319	892,253
Jefferson County Bank	550,392	3,997	13,410	38,672	3,000	7,057	4,465	25,603	26,310			634,235
Judson Bank	184,111	2,885	22,965		10,940	2,049	1,802	53,000	50,549	9,498	327	327,186
Luther Wright's Bank	755,758	8,553	6,945	29,019	17,671	4,832	12,151	87,437	17,849	9,198	2,126	622,520
Manufacturers' Bank	202,420	2,499	25,192	56,372		3,315	286	67,500	53,726	1,226	2,309	370,103
Marine Bank, Buffalo	676,733	4,497	8,004		10,523	4,039	1,500	65,000	75,940	10,115	4,604	860,959
Market Bank, Troy	370,603	1,112	23,578	37,604		2,397	8,923	73,440	50,869	13,154		559,770
Mechanics' Bank, Syracuse	236,680	4,498	24,338	63,510		2,724	4,228	60,000	57,270	5,695	4,533	399,970
Mechanics and Farmers' Bank, Albany	1,174,595	466	347,225	143,415	22,000	25,370	552,108	51,706	63,337	121,493	1,858,303	
Merchants' Bank, Syracuse	248,900	2,117	19,072	42,127		2,689	3,195	70,586	60,500	1,325	332	408,718
Merchants and Farmers' Bank	131,582	1,773	40,766		11,310	2,335	2,158	38,000	38,342	144		266,413
Middletown Bank	157,965		18,961	19,334	5,250	4,083	4,648	54,000	41,100	7,242	2,191	295,441
Mohawk Valley Bank	168,425	5,194	28,884	58,419	4,350	5,142	128	57,167	62,038	3,001	1,191	335,504
Mutual Bank	284,099	1,921	17,763	92,435		3,638	15,525	57,767	50,000	6,646	5,437	442,797
New York and Erie Bank	403,898	1,960	4,977	5,881		2,570	6,784	57,761	50,508	5,190	4,300	537,951
Niagara River Bank	112,103		28,839	8,500	6,467	1,104	998	54,000	46,991	3,731		247,767
Oliver Lee & Co.'s Bank	646,154	20,471	30,454		5,000	5,358	4,793	93,000	27,725	31,081	4,366	858,404
Oneida Central Bank	229,172	2,239	3,773	5,907	5,000	2,238	1,297	63,311	58,824	696	897	336,438
Oneida County Bank	137,541	90	7,995	14,382	7,256	1,350	1,636	57,945	52,478	2,254	1,743	270,290
Oneida Valley Bank	107,984	1,649	8,398	4,595	1,944	2,386	2,307	94,108	11,440	5,452	428	235,099
Oswegatchie Bank	139,710	620	36,996	8,636	3,281	2,995	4,162	54,000	48,528	8,760	5,975	305,029
Ortsego County Bank	233,039	155	21,346	45,255	4,000	5,251	1,434	45,477	42,560	3,734	1,633	358,632
People's Bank, New York	775,039	896	15,984	31,821	22,650	54,607	25,676	91,509	141,790	46,150	3,011	1,167,688
Pine Plains Bank	51,673	1,759	9,885	12,119		1,500	1,124	88,475	50,000	1,539	35	205,993
Powell Bank	268,454	859	170,400		6,798	5,154	111,092	110,348	3,809		1,904	678,828
Pulaski Bank	102,885	221	4,796	15,571	1,857	1,884	462	55,415	50,600	1,131	29	219,921
Rensselaer County Bank	168,931		4,017	81,971	11,572	4,733	16,014	65,137	62,021	3,970	2,853	329,251
Rochester Bank	342,735	426	22,835	26,865	4,523	4,233	1,280	121,794	85,769	7,095	1,744	588,195
Rome Exchange Bank	134,162	510	12,999	18,419	4,800	4,038	103	51,000	51,060	3,499	650	262,823
Salt Springs Bank	313,742	6,180	12,115	93,030	10,768	5,167	1,299	54,962	52,293	3,381	639	460,551
Spraker Bank	109,820	2	14,369	1,595	4,500	2,206	1,353	69,300	34,877	2,619	375	239,423
State Bank, Troy	611,135	476	25,506	55,368	11,970	7,061	11,323	61,514	53,330	9,807	936	793,060
Susquehanna Valley Bank	145,841		206	73,742	1,450	2,742	1,446	63,367	41,500	3,900	5,834	256,228
Syracuse City Bank	296,367	2,727	15,402	16,910	15,271	2,936	255	72,588	44,200	1,889	27,812	479,470
Union Bank, Kinderhook	197,888	31	2,707	47,912		2,524	6,239	62,737	58,883	1,115	485	332,592
Union Bank, Rochester	764,842	361	16,898	36,765	30,000	9,847	81	180,661	166,037	21,575	1,388	1,191,694
Union Bank of Sullivan County	149,553	68	20,302	376	4,311	2,611	1,474	61,680	48,666	4,778	2,506	295,503
Union Bank, Troy	585,317	2,890	25,271	285,565	10,325	6,347	36,203	62,600	44,830	12,505	145	786,406
Union Bank, Watertown	225,265		14,249	474	800	3,562	2,043	64,500	59,644	3,658	19	374,826
Utica City Bank	212,968	972	1,384	101		6,463	1,200	88,551	69,732	8,064		389,336
Washington County Bank	206,954	123	16,475	29,840		5,756	847	71,000	30,454	7,832	23	339,466



G 1.—*Statement of the condition of the banks in New York—Continued.*

Banks.	RESOURCES.													
	Loans and dis- counts.	Over-drafts.	Due from banks.	All liabilities, ab- solute or contin- gent, of directors.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promis- sory notes.	Bonds and mortga- ges.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
3. BANKING ASSOCIATIONS—Continued.														
Watertown Bank and Loan Company...	\$348,283	\$6,788	\$23,485	.....	.....	\$28,482	\$1,738	\$1,649	\$39,500	\$43,574	\$2,645	.....	\$1,660	\$497,807
Weed-port Bank. ....	119,317	692	19,214	\$3,986	.....	3,337	3,509	730	60,311	50,384	.....	.....	7,795	255,291
West Winfield Bank.....	140,016	588	3,297	3,013	\$57	2,560	1,800	763	61,150	50,866	918	.....	6,441	258,341
White's Bank .....	702,474	7,275	96,878	.....	.....	.....	2,112	21,937	56,575	66,500	12,020	.....	.....	965,772



G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	Banker and residence.	Partners and residence.	RESOURCES.												
			Loans and dis- counts.	Over-drafts.	Due from banks.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promis- sory notes.	Bonds and mort- gages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
4. INDIVIDUAL BANKS. (Circulation secured by public stocks.)															
Bank of Cayuga Lake...	C. F. Platt, Painted Post.	Amasa S. Foster, New York city.	\$8,210	\$40	.....	\$4,785	.....	\$1,015	.....	\$54,841	.....	\$971	.....	\$208	\$70,071
Bank of Hornellsville....	Saml. Hallett, Hornellsville.	Joseph Fellows, Geneva; Silas Seymour and F. L. Nichols, New York; J. Fitch, jr., and J. Wisewell, Rushville; P. C. Ward, S. Taylor, and F. M. McDowell, Hornellsville; and H. B. Bennett, New York.	100,856	1,249	\$12,353	5,714	\$5,000	534	\$49	51,033	.....	838	.....	161	177,789
Dairymen's Bank.....	Estate of Richard Herendeen, New- port.	H. Doolittle, Herkimer..	74,277	.....	.....	.....	2,100	501	108	55,927	.....	174	.....	986	134,074
H. J. Miner's Bank, of Utica.	H. J. Miner, Fredonia.	No partners.....	146,419	5,711	6,196	.....	1,000	4,677	641	65,000	.....	4,048	.....	.....	233,694
Mercantile Bank, Platts- burgh.	J. M. Noyes, Platts- burgh.	No partners.....	75,168	.....	10,133	.....	.....	1,297	223	52,244	.....	3,173	.....	1,872	144,112
Suffolk County Bank....	William Adams, Sag Harbor.	Grosvenor S. Adams, Sag Harbor.	48,969	.....	9,179	.....	.....	2,062	7,020	60,421	.....	241	.....	1,734	129,634
5. INDIVIDUAL BANKS. (Circulation secured by public stocks and real estate.)															
Bank of Bath.....	Constant Cook, Bath.	No partners.....	203,434	14	2,143	3,025	.....	1,093	447	43,360	\$43,379	1,493	.....	.....	298,390
Bank of Canandaigua...	Theodore E. Hart, Canandaigua.	John Mosher, Canan- daigua.	93,595	640	4,282	.....	4,500	723	.....	54,589	44,770	3,038	.....	325	206,464

G 1.—Statement of the condition of the banks in New York—Continued.

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CONDITION OF THE BANKS

Banks.	Banker and residence.	Partners and residence.	RESOURCES.												
			Loans and dis- counts.	Over-drafts.	Due from banks.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promis- sory notes.	Bonds and mort- gages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
5. INDIVIDUAL BANKS— Continued.															
Bank of Commerce of Putnam County.	E. Kelley, Carmel..	W. Townsend, Carmel; and Kelley, Townsend & Co., New York.	\$77,747	\$2,904	.....	\$24,677	.....	\$717	.....	\$53,889	\$52,500	\$3,203	.....	\$9,732	\$225,372
Bank of Havana.....	Charles Cook, Havana.	No partners.....	242,384	42	\$1,726	.....	.....	3,477	.....	43,700	34,423	1,993	.....	.....	327,746
Bank of Seneca Falls....	Erastus Partridge, Seneca Falls.	No partners.....	207,416	4,719	3,052	.....	.....	2,029	.....	63,887	42,670	909	.....	.....	324,684
Bank of Westfield .....	S. H. Hungerford, Westfield.	No partners .....	149,355	1,468	9,931	.....	\$15,000	1,180	\$1,331	41,000	31,080	1,662	.....	.....	252,008
Brockport Exchange Bank.	J. S. Thomas, Brockport.	No partners .....	81,970	736	10,618	.....	4,281	1,146	.....	39,879	25,891	1,136	.....	117	166,317
Burnet Bank .....	N. F. Graves, Syracuse.	L. S. Laselle, Schoharie; W. Sharts, Waddington; Jno. J. Peck, Jno. B. Burnet, M. D. Burnet, O. Vandenburg, H. Loomis, J. G. Wynkoop, A. G. Wynkoop, Syracuse.	83,267	1,287	12,224	.....	2,427	1,683	1,497	30,000	32,440	2,235	.....	5,691	172,753
Commercial Bank of Clyde.	Isaac Miller, Clyde.	No partners .....	156,391	1,776	6,085	.....	1,500	153	.....	34,300	26,908	99	.....	1,900	229,114
Deposit Bank.....	Charles Knapp, Deposit.	No partners .....	61,498	.....	19,427	2,313	.....	7,982	.....	30,000	30,049	1,593	.....	412	153,275
Farmers' Bank of Mina.	Isaac Relf, Mina...	Wm. M. Parks, New York.	.....	.....	.....	.....	.....	.....	.....	10,000	4,135	.....	.....	.....	14,135
Geo. Washington Bank.	J. N. Hungerford, Corning.	Geo. W. Patterson, jr., Corning.	104,743	846	11,236	.....	.....	2,136	306	25,591	25,000	5,612	.....	2,000	177,473
Hamilton Exchange Bank.	T. C. Grannis, Greene.	Mrs. L. Grannis, Utica; James Russell, Madison; David Osgood	20,352	977	5,048	.....	.....	1,132	665	43,000	10,000	591	.....	3,022	84,789

Iron Bank .....	P. F. Bellinger, Plattsburgh.	and Mrs. Mary Steere, Hamilton.	68,671	2,661	1,204	.....	.....	3,931	3,051	28,000	24,100	3,060	.....	689	135,370
Jamestown Bank .....	Alonzo Kent, Jamestown.	F. P. Bellinger, C. C. Behinger, Herkimer.	80,502	367	7,348	.....	.....	1,618	1,529	34,500	35,875	3,223	.....	219	165,184
		R. E. Fenton, A. F. Allen, O. Cook, S. Allen, W. Stephens, R. Myers, S. Brown's estate, S. Steward, L. Wetmore, Chautaugue county, N. Y., and Warren county, Pa.													
Lake Mahopac Bank, ...	R. D. Baldwin, Carmel.	No partners .....	30,100	.....	6,000	5,180	.....	2,200	2,000	32,600	18,950	4,578	.....	3,000	104,608
Lake Shore Bank .....	Truman R. Coleman, Dunkirk.	Benjamin Chamberlain, East Randolph; John Perkins, East Otto.	82,832	94	3,781	1	.....	2,481	721	26,000	30,300	7,646	.....	2,472	156,331
Medina Bank .....	Henry Flagler, Medina.	Charles A. Morse, Lockport.	81,999	1,968	4,157	.....	.....	1,265	1,294	26,000	26,290	5,469	.....	2,079	150,523
Merchants' Bank of Erie County.	G. Bruce, Lancaster.	Samuel Potter, H. T. Koopmans, W. Van Peyma, and W. W. Bruce, Lancaster.	48,227	.....	13,637	278	.....	1,121	90	26,000	24,860	109	.....	5,185	119,509
Merchants' Bank of Westfield.	H. Johnston, Westfield.	Wm. Johnston and Alexander Johnston, Westfield.	111,541	.....	7,204	.....	.....	1,652	30	27,100	27,754	1,212	2	223	176,718
Monroe Bank of Rochester.	S. S. Haight, Cuba.	Charles P. Bissell, Brighton.	35,234	561	3,207	3,304	.....	1,052	.....	31,000	30,350	1,421	.....	.....	106,130
Palmyra Bank .....	D. W. Parshall, Lyons.	Peter R. Westfall, Lyons.	148,104	2,479	10,071	418	.....	1,674	311	53,000	49,577	2,842	.....	84	268,563
Pratt Bank .....	Thad. W. Patchin, Buffalo.	No partners .....	64,372	10,790	3,122	.....	32,300	199	532	29,000	27,866	3,053	74	1,312	172,624
Randall Bank .....	William R. Randall, Cortland.	Betsey Randall and Wilhelmina Randall, Cortland; Antoinette R. Huntington, Rome.	86,080	374	14,481	.....	.....	2,347	.....	26,050	25,500	4,050	.....	587	159,466
Schoharie County Bank.	Charles Goodyear, Schoharie.	J. Goodyear, Milford; Willis Goodyear, Cobleskill; R. C. Martin, Schoharie; George Goodyear, Beacon Falls, Conn.	122,881	1,378	.....	.....	.....	2,041	203	44,000	42,504	3,582	.....	2,000	218,590
State Bank at Sackett's Harbor.	Edgar B. Camp, Sackett's Harbor.	No partners .....	34,795	1,068	5,543	.....	2,762	2,128	743	29,000	22,096	1,846	.....	.....	99,983
Unadilla Bank .....	Arnold B. Watson, Unadilla.	William Watson and William Watson, Albany; Clark J. Hayes, Unadilla.	149,217	.....	.....	.....	.....	1,419	.....	73,000	79,950	2,520	.....	1,081	307,188
Western Bank of Lockport.	Charles A. Morse, Lockport.	Timothy Baker, Norwalk, Ohio.	161,166	1,016	15,378	5,427	.....	3,233	1,250	31,500	33,538	7,478	.....	2,335	262,325

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	Banker and residence.	Partner and residence.	RESOURCES.												
			Loans and discounts.	Over-drafts.	Due from banks.	Due from brokers.	Real estate.	Specie.	Cash items.	Stocks and promissory notes.	Bonds and mortgages.	Bills of solvent banks.	Bills of suspended banks.	Loss and expense account.	Total resources.
5. INDIVIDUAL BANKS—Continued.															
Wooster Sherman's Bank.	Wooster Sherman, Watertown.	No partners .....	\$133,332	\$283	\$31,655	.....	\$15,500	\$1,460	.....	\$25,047	\$25,043	\$3,980	.....	.....	\$236,300
Worthington Bank.....	J. R. Worthington, Cooperstown.	No partners .....	50,985	250	8,089	.....	.....	1,260	\$1,543	26,000	25,052	1,350	.....	\$15	115,265
Wyoming County Bank.	J. H. Darling, Warsaw.	No partners .....	108,371	754	4,414	.....	8,328	1,757	3,701	56,085	50,000	5,706	.....	1,708	240,826

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of N. York.	Due depositors on demand.	Due to others not included in either of the above heads.	Total liabilities.
I. INCORPORATED BANKS.									
Albany City Bank .....	\$500,000	\$245,699	\$223,999	\$600,344	\$21,404	\$76,191	\$764,757	\$236,042	\$2,667,437
Atlantic Bank, Brooklyn .....	500,000	211,570	73,809	26,566	.....	.....	683,208	3,707	1,498,861
Bank of Chenango .....	120,000	152,669	19,464	2,609	359	1,312	41,822	.....	338,246
Bank of Orange County .....	105,660	167,789	56,037	13,743	.....	.....	49,263	1,135	393,629
Bank of Orleans .....	200,000	196,640	4,728	528	.....	39,846	65,622	.....	507,366
Bank of Owego .....	200,000	185,460	62,146	4,655	.....	.....	53,934	.....	506,196
Bank of Poughkeepsie .....	100,000	93,815	100,141	37,698	.....	.....	90,759	.....	422,414
Bank of Rome .....	100,000	141,973	21,547	1,477	258	.....	38,445	.....	303,712
Bank of Salina .....	150,000	121,914	13,844	10,711	.....	.....	161,486	519	458,475
Bank of the State of New York .....	2,000,000	514,980	239,973	319,288	.....	.....	2,161,707	5,509	5,241,458
Bank of Whitehall .....	100,000	128,613	27,100	6,848	.....	14,304	25,378	.....	392,244
Brooklyn Bank .....	150,000	146,307	66,851	43,106	.....	.....	264,784	1,878	672,938
Cayuga County Bank .....	250,000	242,504	44,533	25,938	.....	6,489	217,329	645	787,440
Chautauque County Bank .....	100,000	148,745	54,251	1,254	58	40,579	68,201	.....	413,099
Chemung Canal Bank .....	200,000	185,935	42,053	28,393	.....	.....	160,034	.....	616,428
Essex County Bank .....	100,000	103,249	29,907	1,955	.....	.....	39,884	.....	274,996
Farmers and Manufacturers' Bank .....	300,000	210,657	117,809	75,621	.....	.....	132,743	.....	835,831
Herkimer County Bank .....	200,000	194,478	36,967	3,192	.....	22,714	109,387	340	557,078
Highland Bank .....	200,000	137,680	42,802	60,112	353	.....	126,152	.....	567,113
King-ton Bank .....	200,000	144,754	23,216	31,545	970	.....	70,697	.....	471,183
Leather Manufacturers' Bank .....	600,000	177,901	192,218	311,623	.....	.....	1,133,431	2,752	2,417,929
Madison County Bank .....	100,000	149,344	17,123	1,161	.....	.....	21,891	*17	289,513
Manhattan Company .....	2,050,000	355,063	411,213	553,225	.....	406,844	2,689,755	.....	6,466,102
Mechanics and Traders' Bank .....	200,000	112,906	116,365	3,026	424	.....	517,959	.....	950,682
Merchants' Bank, New York .....	1,490,000	205,199	339,105	1,408,424	47,697	.....	2,754,671	.....	6,235,097
Montgomery County Bank .....	100,000	92,133	13,816	189	.....	.....	22,995	300	229,434
National Bank .....	750,000	196,317	150,116	39,574	.....	.....	834,966	2,255	1,973,230
New York Dry Dock Company .....	200,000	55,902	4,378	11	934	.....	124,313	155,909	542,479
Ogdensburg Bank .....	100,000	135,776	44,896	1,515	97	.....	78,631	.....	350,917
Oneida Bank .....	400,000	290,936	61,106	20,552	.....	.....	138,718	1,475	912,788
Ontario Bank .....	200,000	107,408	58,441	.....	.....	.....	69,724	.....	435,574
Ontario Branch Bank .....	300,000	234,813	25,936	9,478	7,264	41,352	53,592	.....	672,437
Rochester City Bank .....	400,000	298,470	103,151	23,640	.....	.....	218,534	.....	1,043,795

G 1.—Statement of the condition of the banks in New York—Continued.

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CONDITION OF THE BANKS

Banks.	LIABILITIES.							
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of N. York.	Due depositors on demand.	Due to others not included in either of the above heads.
1. INCORPORATED BANKS—Continued.								
Sackett's Harbor Bank.....	\$200,000	\$155,385	\$7,318	\$29,514	.....	\$36,838	\$106,193	\$535,250
Saratoga County Bank.....	100,000	118,880	33,396	2,061	\$4,508	.....	70,283	329,129
Schenectady Bk. k.....	150,000	106,934	39,693	12,583	2,049	15,000	157,259	483,519
Seneca County Bank.....	200,000	198,844	12,434	41,098	7,018	.....	62,779	592,175
Seventh Ward Bank.....	500,000	209,088	119,948	17,676	680	.....	539,529	1,386,992
Steuben County Bank.....	150,000	174,628	110,212	1,587	.....	.....	64,760	501,188
Tanners' Bank.....	100,000	117,817	41,856	19,175	.....	.....	51,109	345,076
Tompkins County Bank.....	250,000	214,476	48,111	48,635	155	.....	175,015	736,394
Troy City Bank.....	300,000	244,243	55,696	213,151	1,084	.....	124,208	991,376
Ulster County Bank.....	100,000	96,845	48,201	17,149	.....	.....	61,587	323,784
Westchester County Bank.....	200,000	173,141	35,405	33,928	.....	.....	79,711	592,184
Yates County Bank.....	100,000	132,814	11,282	12,305	.....	3,910	52,919	313,291
2. BANKING ASSOCIATIONS. (Secured by public stocks.)								
American Exchange Bank.....	3,000,000	301,672	286,795	2,654,532	.....	.....	4,340,763	10,594,018
Atlantic Bank, New York.....	400,000	97,511	53,664	16,194	73	.....	345,423	912,866
Auburn City Bank.....	200,000	150,420	3,118	10,111	.....	8,713	116,323	488,783
Bank of Albany.....	360,000	5,000	31,341	210,706	.....	77,554	602,640	1,287,243
Bank of America.....	2,000,000	.....	207,032	1,929,587	35,611	.....	2,512,741	6,902,208
Bank of Auburn.....	200,000	100,752	132,208	12,255	.....	7,231	176,925	742,758
Bank of the Capitol.....	350,000	120,131	16,469	244,679	.....	42,465	240,876	1,014,620
Bank of Commerce, New York.....	5,000,000	2,165	507,102	2,195,332	.....	.....	3,241,281	10,981,395
Bank of the Commonwealth.....	750,000	102,638	55,192	217,989	.....	.....	750,741	1,946,551
Bank of Fishkill.....	150,000	83,450	19,815	18,243	.....	.....	43,526	315,323
Bank of Lansingburgh.....	120,000	.....	16,418	92,196	.....	.....	251,197	409,813
Bank of New York.....	2,000,000	240,790	92,467	167,857	.....	.....	2,458,849	4,959,964
Bank of North America.....	1,000,000	92,374	99,874	214,337	.....	.....	1,117,197	2,525,155
Bank of Port Jervis.....	120,000	96,813	3,209	5,455	.....	.....	41,208	287,605
Bank of the Republic.....	1,500,000	99,034	217,669	851,355	.....	.....	2,511,794	5,186,362
Bank of Rhinebeck.....	125,000	90,315	6,686	16,176	.....	.....	27,250	255,628
Bank of Rondout.....	100,000	93,309	25,493	29,719	.....	.....	63,291	312,025



Bank of Saratoga Springs .....	100,000	94,996	8,651	15,195	6,047	195,834	2,617	423,341
Bank of Sing Sing .....	135,000	76,181	5,948	21,381	5,993	54,728	.....	311,075
Bank of Troy .....	440,000	.....	33,276	92,963	.....	423,160	.....	989,401
Bank of Yonkers .....	150,000	87,886	7,583	9,913	4,379	37,731	139	297,624
Bowery Bank .....	356,650	177,763	75,269	.....	.....	873,044	1,359	1,484,086
Broadway Bank .....	600,000	202,604	171,576	65,862	.....	1,175,462	375	2,215,880
Broome County Bank .....	100,000	109,127	6,210	3,501	.....	77,730	.....	296,569
Bull's Head Bank .....	173,300	104,072	2,009	1	.....	162,278	1,006	442,667
Butchers and Drovers' Bank .....	600,000	65,419	68,465	53,445	2,842	1,015,528	145,027	1,950,737
Catskill Bank .....	110,007	11,753	9,214	30,043	.....	36,838	117,543	315,399
Central Bank, Brooklyn .....	200,000	94,444	18,080	6,303	.....	258,135	1,074	578,037
Chatham Bank .....	450,000	101,473	22,373	10	.....	357,751	610	932,219
Chemical Bank .....	300,000	264,736	520,569	62,190	.....	1,105,700	1,380	2,254,577
Citizens' Bank, New York .....	400,000	158,525	40,530	1,000	16,000	612,283	3,024	1,231,364
City Bank, Brooklyn .....	300,000	85,528	18,653	14,277	1,150	292,773	.....	712,381
City Bank, New York .....	1,000,000	.....	144,435	122,418	1,447	853,960	92,808	2,215,070
Commercial Bank, Albany .....	400,000	191,334	75,892	558,163	2,187	321,639	.....	1,864,909
Commercial Bank, Whitehall .....	108,200	96,089	11,878	1,409	417	118,262	.....	351,064
Continental Bank .....	1,500,000	64,982	83,764	569,052	.....	1,145,840	3,512	3,367,151
Corn Exchange Bank .....	914,000	79,214	66,861	203,286	2,149	1,374,073	.....	2,674,124
Delaware Bank .....	150,000	87,071	449	.....	.....	18,606	214	256,342
East River Bank .....	413,050	93,255	.....	.....	15,000	291,727	151	813,184
Falkill Bank .....	150,000	94,459	8,140	10,598	.....	61,212	.....	324,409
Farmers and Citizens' Bank of Long Island .....	200,000	95,991	.....	1,249	10,000	110,483	7,305	425,029
Fulton Bank .....	600,000	138,171	243,575	226,110	1,728	1,036,545	.....	2,246,130
Goshen Bank .....	110,000	59,393	2,799	1,999	.....	20,120	521	194,834
Greenwich Bank .....	200,000	10,329	19,612	2,153	.....	433,865	165,840	831,800
Grocers' Bank .....	300,000	84,018	43,674	24,876	.....	517,164	276	970,008
Hanover Bank .....	1,000,000	112,458	45,867	52,391	.....	713,387	1,514	1,925,618
Hudson River Bank .....	200,000	.....	11,224	30,868	.....	83,113	141,454	466,660
Irving Bank .....	300,000	102,047	27,996	.....	.....	480,740	716	911,500
Island City Bank .....	299,500	94,642	7,662	.....	.....	214,119	.....	615,974
Long Island Bank .....	400,000	202,072	79,090	66,182	3,000	627,907	2,435	1,380,688
Marine Bank, New York .....	500,000	90,125	12,270	71,713	.....	464,894	2,044	1,141,047
Market Bank, New York .....	650,000	116,797	36,960	2,850	2,382	868,741	22,000	1,700,731
Mechanics' Bank, Brooklyn .....	200,000	120,524	30,489	2,336	.....	337,604	629	691,584
Mechanics' Bank, New York .....	2,000,000	389,793	116,731	586,505	4,515	3,222,890	13,524	6,330,960
Mechanics' Bank, Williamsburgh .....	224,900	84,465	10,920	2,724	145,351	98,192	131	566,385
Mechanics' Banking Association .....	632,000	189,839	63,495	19,171	.....	853,889	920	1,759,016
Mercantile Bank, New York .....	1,000,000	85,111	111,510	518,978	.....	955,900	.....	2,671,499
Merchants' Bank, Albany .....	250,000	111,241	18,645	197,969	.....	257,018	.....	925,716
Merchants' Bank, Poughkeepsie .....	150,000	98,860	37,222	43,529	7,000	65,579	.....	411,190
Merchants' Exchange Bank .....	1,235,000	99,742	127,477	651,763	1,992	1,427,747	40,312	3,584,034
Merchants and Mechanics' Bank .....	300,000	.....	26,986	167,846	842	33,318	.....	858,023
Metropolitan Bank .....	2,000,000	118,000	204,621	2,798,576	3,664	1,813,069	.....	6,937,930
Mohawk Bank .....	125,000	*35,836	4,121	24,312	.....	6,819	.....	387,455
Nassau Bank .....	500,000	119,468	28,539	213,847	.....	33,374	1,372	1,586,371
New York County Bank .....	200,000	35,521	3,695	.....	.....	118,183	.....	357,400
New York Exchange Bank .....	130,000	123,277	17,765	49,579	14,380	103,240	16,339	454,582
New York State Bank .....	300,000	48,969	49,558	667,833	.....	210,055	.....	1,348,873
North River Bank .....	655,000	179,842	77,489	189,175	.....	725,494	504	1,861,648
Ocean Bank .....	1,000,000	133,452	.....	166,079	.....	579,677	770	1,879,978
Onondaga Bank .....	115,000	99,118	5,784	53,481	4,760	81,681	.....	359,826

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	LIABILITIES.							
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of New York.	Due depositors on demand.	Due to others not included in either of the above heads.
2. BANKING ASSOCIATIONS—Continued.								
Oriental Bank.....	\$300,000	\$91,507	\$17,136	.....	.....	.....	\$363,222	\$1,834
Pacific Bank.....	422,700	101,660	53,110	\$589	.....	.....	682,050	2,140
Phenix Bank.....	1,200,000	108,428	139,430	663,447	.....	.....	1,467,146	3,578,453
Quassnick Bank.....	300,000	91,780	8,903	26,063	\$1,196	.....	78,171	506,115
Saint Nicholas Bank.....	500,000	97,076	13,804	1,038	.....	.....	407,113	2,376
Shoe and Leather Bank.....	600,000	108,059	56,678	13,979	.....	\$19,000	702,430	280
State of New York Bank.....	125,000	97,344	7,242	8,057	348	.....	73,768	.....
Tradesmen's Bank.....	600,000	156,163	41,642	14,042	.....	.....	662,904	889
Union Bank, Albany.....	250,000	97,929	15,522	118,952	.....	119,732	171,456	.....
Union Bank, New York.....	1,500,000	186,132	189,104	245,491	.....	.....	2,078,636	2,634
Williamsburgh City Bank.....	333,300	121,628	34,791	22,876	.....	20,000	457,436	485
3. BANKING ASSOCIATIONS. (Secured by public stocks and real estate.)								
Agricultural Bank.....	125,000	100,906	4,700	3,229	800	20,183	55,284	310,103
Albany Exchange Bank.....	311,100	79,139	17,317	52,550	.....	43,013	230,939	735,811
Ballston Spa Bank.....	125,000	90,582	15,863	5,294	.....	.....	68,019	304,759
Bank of Albion.....	100,000	117,278	20,929	442	13,798	.....	61,643	314,092
Bank of Attica.....	160,000	97,213	17,931	108,580	.....	53,682	232,945	18,839
Bank of Binghamton.....	200,000	185,018	13,450	5,629	.....	2,408	51,766	458,273
Bank of Central New York.....	110,200	81,986	28,804	16,663	.....	6,372	90,870	15,584
Bank of Chemung.....	100,000	103,210	50,922	5,290	.....	8,338	109,814	377,605
Bank of Cooperstown.....	200,000	139,274	17,205	.....	.....	.....	67,969	424,448
Bank of Corning.....	104,500	42,676	905	.....	15,500	29,827	18,959	212,368
Bank of Coxsackie.....	120,000	100,128	2,560	14,759	.....	8,558	35,640	64
Bank of Dansville.....	150,250	102,815	50,685	34	289	1,696	46,010	161
Bank of Fayetteville.....	115,400	98,068	2,155	536	.....	.....	38,303	308
Bank of Fort Edward.....	128,600	101,816	3,965	4,502	.....	.....	97,425	326,310
Bank of Genesee.....	100,000	45,888	23,199	12,267	364	.....	65,138	101,432
Bank of Geneva.....	205,000	138,159	8,400	19,857	.....	3,088	95,107	348,289
Bank of Kinderhook.....	200,000	79,707	8,312	13,257	3,999	.....	51,138	470,613
Bank of Lowville.....	50,000	87,099	6,282	73	4,354	.....	50,920	142

Bank of Malone.....	100,000	96,256	5,636	5,881	.....	26,201	76,249	.....	310,194
Bank of Newark.....	100,000	99,701	2,919	29,257	10	2,054	61,340	.....	295,282
Bank of Newburgh.....	300,000	151,824	39,321	31,793	20,000	.....	258,079	.....	801,018
Bank of Pawling.....	175,000	105,474	20,880	30,901	.....	.....	69,619	.....	401,875
Bank of Salem.....	110,000	101,248	11,154	.....	13,700	.....	76,383	.....	316,807
Bank of Silver Creek.....	90,060	91,300	72,863	3,702	.....	.....	16,951	20,091	294,939
Bank of Syracuse.....	200,000	115,750	58,673	31,988	20,138	32,478	191,061	.....	650,090
Bank of Ulster.....	100,000	80,490	8,891	36,742	.....	.....	45,375	80	271,579
Bank of Utica.....	600,000	79,004	44,173	18,752	.....	20,082	355,787	.....	1,117,800
Bank of Vernon.....	100,000	71,567	1,573	.....	.....	.....	17,026	.....	190,167
Bank of Watertown.....	47,779	45,670	6,547	239	6,025	.....	917	18,450	125,629
Bank of Waterville.....	120,000	126,423	26,557	975	.....	.....	52,471	124	326,550
Bank of West Troy.....	250,000	77,298	7,323	7,044	82,653	31,888	65,416	332	521,957
Bank of Whitestown.....	120,000	97,396	9,396	629	.....	.....	55,977	342	283,742
Black River Bank.....	150,000	144,769	25,409	4,079	45,000	.....	227,406	97,828	694,492
Buffalo City Bank.....	204,800	99,841	23,590	60,133	.....	33,162	179,300	.....	600,828
Cambridge Valley Bank.....	113,722	32,240	1,228	.....	.....	.....	7,804	307	155,303
Camden Bank.....	120,000	10,751	.....	.....	.....	.....	4,016	.....	134,767
Canajoharie Bank.....	100,000	57,940	602	.....	753	.....	11,051	.....	170,346
Canal Bank, Lockport.....	102,950	55,138	601	.....	.....	2,106	33,574	.....	194,369
Central Bank, Cherry Valley.....	200,000	18,175	19,424	1,807	.....	.....	35,622	154,000	429,030
Central Bank, Troy.....	300,000	107,949	11,301	8,387	19,500	.....	152,611	80	599,829
Chester Bank.....	100,400	97,506	8,878	7,695	.....	.....	31,847	680	247,007
Chittenango Bank.....	110,000	110,900	3,067	90	.....	.....	63,970	.....	288,028
Citizens' Bank, Fulton.....	139,900	98,885	15,547	42,407	300	7,730	65,440	.....	370,210
City Bank, Oswego.....	250,600	119,687	24,225	131,386	257	99,939	61,149	3,500	690,744
Commercial Bank, Glen's Falls.....	136,400	102,064	12,062	2,018	.....	2,997	90,594	14,490	360,627
Commercial Bank, Rochester.....	330,000	290,741	164,643	5,514	.....	.....	274,400	18,000	1,083,299
Commercial Bank, Troy.....	300,000	187,084	43,659	290,084	64,100	87,255	478,809	3,963	1,454,957
Crouse Bank.....	110,000	94,005	7,251	13,604	.....	.....	58,147	.....	283,008
Cuba Bank.....	59,705	89,000	321	.....	.....	.....	16,688	.....	165,715
Cuyler's Bank.....	100,000	102,905	3,367	11,852	23,611	2,532	53,342	.....	297,611
Eagle Bank.....	200,000	163,480	9,035	10,366	395	8,717	149,398	.....	541,393
Elmira Bank.....	200,000	118,200	21,563	1,929	.....	8,054	64,601	.....	414,348
Exchange Bank of Genesee.....	100,000	72,830	49,536	303	.....	.....	41,309	.....	263,979
Exchange Bank, Lockport.....	150,000	102,264	25,350	11,490	.....	26,014	308,032	9,080	632,232
Farmers' Bank, Amsterdam.....	117,500	94,387	46,765	11,193	67	1,548	118,537	.....	389,999
Farmers' Bank, Hudson.....	300,000	157,967	42,772	47,884	.....	.....	97,719	830	647,173
Farmers' Bank, Lansingburgh.....	150,200	86,806	9,679	4,729	334	.....	62,185	.....	313,935
Farmers' Bank of Saratoga County.....	200,000	107,600	4,548	3,470	.....	.....	56,438	8	372,065
Farmers' Bank, Troy.....	350,000	56,650	23,265	134,987	.....	.....	304,572	.....	869,474
Farmers and Drivers' Bank.....	111,150	55,984	8,445	3,337	.....	.....	14,735	.....	193,652
Farmers and Mechanics' Bank of Genesee.....	100,000	77,915	6,533	40,682	.....	54,298	199,717	57,520	536,667
Farmers and Mechanics' Bank, Rochester.....	100,000	101,000	13,312	69,070	.....	28,308	216,248	.....	527,939
Fort Plain Bank.....	150,000	108,225	17,909	6,096	.....	.....	55,729	1,529	339,490
Fort Stanwix Bank.....	150,000	154,460	42,495	11,797	.....	14,653	77,028	.....	450,435
Frankfort Bank.....	105,000	99,607	3,962	9,329	190	.....	41,593	.....	259,681
Frontier Bank.....	100,000	98,754	4,859	5,991	.....	15,590	45,896	.....	271,092
Fulton County Bank.....	150,000	93,274	7,831	.....	10,494	.....	10,680	.....	272,280
Genesee County Bank.....	200,000	108,600	5,196	19,525	.....	.....	32,375	1,487	367,182
Genesee River Bank.....	130,000	106,423	3,337	540	.....	15,000	74,043	.....	329,245
Genesee Valley Bank.....	145,900	113,863	9,874	3,598	.....	33,291	43,411	.....	349,939
Glen's Falls Bank.....	112,000	123,335	14,654	9,265	.....	2,881	120,040	19,520	411,605

G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of N. York.	Due depositors on demand.	Due to others not included in either of the above heads.	Total liabilities.
3. BANKING ASSOCIATIONS—Continued.									
Hamilton Bank.....	\$110,000	\$116,355	\$8,835	\$500	.....	\$2,565	\$40,467	\$215	\$278,938
Hollister Bank.....	200,000	100,460	35,012	69,735	.....	46,278	235,938	41,170	728,594
Huguenot Bank.....	125,000	92,042	5,957	26,193	.....	16,557	35,677	.....	301,427
Hungerford's Bank.....	125,000	101,098	11,390	2,200	.....	.....	64,760	.....	304,449
Ilion Bank.....	100,000	101,089	4,518	5,581	.....	.....	45,517	.....	256,706
International Bank.....	400,000	133,117	25,871	68,312	\$1,345	57,722	205,617	265	892,253
Jefferson County Bank.....	200,000	39,172	28,612	41,148	.....	.....	217,214	108,089	634,236
Judson Bank.....	122,000	99,593	14,329	.....	.....	.....	91,264	.....	327,186
Luther Wright's Bank.....	200,000	100,062	29,798	184,784	69,671	105,384	232,813	.....	922,520
Manufacturers' Bank.....	200,000	65,587	1,823	19	6,100	.....	96,573	.....	370,103
Marine Bank, Buffalo.....	300,000	123,176	6,803	152,914	.....	58,440	219,624	.....	860,959
Market Bank, Troy.....	300,000	98,675	8,764	34,881	.....	32,888	84,561	.....	559,770
Mechanics' Bank, Syracuse.....	140,000	115,169	10,840	14,340	.....	8,105	111,514	.....	399,970
Mechanics and Farmers' Bank, Albany.....	350,000	96,000	83,387	186,029	.....	80,431	1,062,454	.....	1,858,303
Merchants Bank, Syracuse.....	160,000	120,726	10,486	2,875	.....	8,295	106,096	240	408,718
Merchants and Farmers' Bank.....	70,000	71,681	23,831	.....	.....	.....	100,901	.....	266,413
Middletown Bank.....	125,000	85,244	13,829	17,473	.....	.....	53,742	152	295,441
Mohawk Valley Bank.....	150,000	107,881	11,036	2,611	2,682	.....	60,740	551	335,504
Mutual Bank.....	199,000	86,438	9,093	28,210	584	.....	119,471	.....	442,797
New York and Erie Bank.....	200,000	92,241	13,714	39,320	.....	44,911	122,876	24,887	537,951
Niagara River Bank.....	104,000	99,378	10,380	1,631	.....	10,000	22,377	.....	247,767
Oliver Lee & Co.'s Bank.....	170,000	80,602	20,069	164,871	53,290	70,586	309,584	.....	868,404
Oneida Central Bank.....	147,200	110,614	5,904	15,398	.....	8,458	78,863	.....	366,438
Oneida County Bank.....	125,000	103,622	1,745	1,274	.....	.....	38,649	.....	270,290
Oneida Valley Bank.....	105,000	66,143	1,997	15,134	.....	9,387	38,436	.....	236,099
Oswegatchie Bank.....	120,800	87,563	8,467	.....	.....	.....	88,199	.....	305,029
Otsego County Bank.....	200,000	115,595	10,253	3,805	.....	.....	28,578	.....	358,632
People's Bank, New York.....	412,500	152,700	61,390	50,474	.....	.....	489,977	645	1,167,688
Pine Plains Bank.....	100,000	59,409	31,928	525	.....	.....	14,130	.....	205,993
Powell Bank.....	175,000	211,326	88,411	98,760	.....	.....	105,331	.....	678,828
Pulaski Bank.....	100,000	98,923	4,017	21	73	.....	16,885	.....	219,921
Rensselaer County Bank.....	200,000	93,371	11,308	.....	.....	.....	34,499	72	339,251
Rochester Bank.....	100,000	185,699	23,407	67,123	.....	15,614	196,351	.....	588,193

Rome Exchange Bank .....	100,000	98,944	5,824	715	158	8,354	48,827	262,823
Salt Springs Bank .....	200,000	98,975	12,111	16,419	24,380	108,665	460,551	
Spraker Bank .....	100,000	96,298	1,927	581	4,500	36,206	239,423	
State Bank, Troy .....	250,000	102,689	29,704	50,189	360,477	360,477	793,060	
Susquehanna Valley Bank .....	100,000	96,015	5,131	8,436	2,543	54,161	261,288	
Syracuse City Bank .....	250,000	106,038	19,637	32,232	7,954	63,607	479,470	
Union Bank, Kinderhook .....	182,000	95,224	7,006	4,665	1,000	41,749	332,592	
Union Bank, Rochester .....	500,000	295,903	39,279	55,236	8,936	292,339	1,191,694	
Union Bank of Sullivan County .....	150,000	100,966	12,147	99	31,264	1,026	295,503	
Union Bank, Troy .....	300,000	94,344	36,251	122,329	830	200,333	786,406	
Union Bank, Watertown .....	183,400	115,126	6,410	1	69,888	374,826		
Utica City Bank .....	200,000	104,908	11,638	14,810	57,859	120	389,336	
Washington County Bank .....	150,075	81,763	17,793	.....	88,742	1,088	339,466	
Watertown Bank and Loan Company .....	71,605	77,256	16,733	2,864	64,137	265,210	497,807	
Weedsport Bank .....	100,000	99,372	6,574	3,165	9,197	46,981	265,291	
West Winfield Bank .....	125,000	99,495	2,192	406	9,350	31,897	268,341	
White's Bank .....	200,000	108,529	23,507	87,307	118,567	72,588	965,772	

## 4. INDIVIDUAL BANKS.

(Secured by public stocks.)

Bank of Cayugua Lake .....	10,000	54,841	257	.....	904	4,069	70,071	
Bank of Hornellsville .....	100,000	50,020	3,759	5,303	18,707	177,789		
Dairymen's Bank .....	50,000	48,745	7,520	5,113	22,695	134,074		
H. J. Miner's Bank, of Utica .....	50,000	64,051	652	3,830	115,161	233,694		
Mercantile Bank, Plattsburgh .....	52,244	51,003	14,669	.....	26,195	144,112		
Suffolk County Bank .....	20,000	55,293	4,653	.....	49,506	181	129,634	

## 5. INDIVIDUAL BANKS.

(Circulation secured by public stocks and real estate.)

Bank of Bath .....	50,000	86,768	12,331	354	10,000	138,936	298,390	
Bank of Canandaigua .....	50,000	91,632	3,775	3,243	54,814	3,000	206,464	
Bank of Commerce of Putnam County .....	106,389	104,970	8,449	.....	5,563	225,372		
Bank of Havana .....	50,000	58,248	45,143	17,282	33,257	123,814	327,746	
Bank of Seneca Falls .....	50,000	100,562	4,285	8,987	5,447	155,401	324,684	
Bank of Westfield .....	75,000	70,839	1,294	7,603	97,271	252,008		
Brockport Exchange Bank .....	50,000	49,505	2,226	5,340	1,938	57,267	166,317	
Burnet Bank .....	70,000	59,723	2,523	3,843	36,664	172,753		
Commercial Bank of Clyde .....	61,208	58,429	22,907	13,693	1,813	59,380	229,114	
Deposit Bank .....	30,000	57,171	1,015	49	15	34,975	153,276	
Farmers' Bank of Mina .....	.....	13,523	612	.....	.....	14,135		
Geo. Washington Bank .....	50,000	50,067	1,552	2,695	20,568	52,589	177,473	
Hamilton Exchange Bank .....	20,000	48,397	374	1,593	14,424	84,789		
Iron Bank .....	50,000	51,946	1,837	7,265	404	23,917	135,370	
Jamestown Bank .....	70,375	67,733	6,668	.....	20,407	165,184		
Lake Mahopac Bank .....	50,450	49,900	2,000	.....	2,258	104,608		
Lake Shore Bank .....	56,300	50,295	4,95	3,021	42,320	156,331		
Medina Bank .....	50,000	49,608	5,682	408	6,958	37,856	150,523	
Merchants' Bank of Erie County .....	50,000	47,063	2,122	.....	20,324	119,509		
Merchants' Bank of Westfield .....	40,000	53,900	4,205	554	78,058	176,718		
Monroe Bank of Rochester .....	30,000	57,447	7,751	.....	9,870	1,062	106,130	
Palmira Bank .....	51,609	97,741	12,296	3,398	3,574	99,943	268,563	



G 1.—Statement of the condition of the banks in New York—Continued.

Banks.	LIABILITIES.								
	Capital.	Notes in circulation.	Profits.	Due banks.	Due individuals and corporations other than banks.	Due treasurer of the State of N. York.	Due depositors on demand.	Due to others not included in either of the above heads.	Total liabilities.
5. INDIVIDUAL BANKS—Continued.									
Pratt Bank .....	\$40,000	\$51,264	\$6,650	\$43,564	\$10,000	.....	\$21,146	.....	\$172,624
Randall Bank .....	50,000	50,983	7,086	6,000	33	.....	45,363	.....	159,466
Schoharie County Bank .....	100,000	76,582	2,366	15,787	.....	.....	23,654	.....	218,590
State Bank at Sackett's Harbor .....	20,000	48,462	1,197	2,290	.....	.....	28,032	.....	99,983
Unadilla Bank .....	160,950	138,830	2,217	.....	.....	.....	5,146	\$43	307,188
Western Bank of Lockport .....	50,000	54,471	12,026	13,038	.....	\$3,724	129,064	.....	262,325
Wooster Sherman's Bank .....	50,000	50,046	4,418	5,500	23,117	.....	103,219	.....	236,300
Worthington Bank .....	51,052	49,756	2,465	.....	.....	.....	11,992	.....	115,265
Wyoming County Bank .....	60,000	99,596	2,844	1,351	.....	.....	77,036	.....	240,826



## G 1—Continued.

*Summary showing the aggregate of the resources and liabilities of the banks of the State of New York, as exhibited by their reports to the superintendent of the banking department of their condition on the morning of Saturday, the 29th day of September, 1855.*

## RESOURCES.

Loans and discounts.....	\$165,946,989
Over-drafts.....	450,116
Due from banks.....	12,666,517
Due from directors, including absolute and contingent liabilities.....	13,744,143
Due from brokers.....	4,583,651
Real estate.....	5,857,537
Specie.....	10,910,330
Cash items.....	18,096,545
Stocks and promissory notes.....	20,590,150
Bonds and mortgages.....	7,886,328
Bills of solvent banks.....	2,958,038
Bills of suspended banks.....	517
Loss and expense account.....	1,154,466

## LIABILITIES.

Capital.....	85,589,590
Circulation.....	31,340,003
Profits.....	11,073,987
Due to banks.....	26,045,439
Due to individuals and corporations other than banks and depositors.....	1,097,744
Due treasurer of the State of New York.....	3,241,469
Due depositors on demand.....	85,610,926
Due to others not included under either of the above heads.....	2,517,758

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BANK DEPARTMENT, *Albany*, November 1, 1855.

I certify that the preceding statement is an abstract of the quarterly reports made to this office by the several banks, banking associations, and private bankers, (as far as it was practicable to arrange the items of the several reports under general heads,) in pursuance of the third and fourth sections of the act entitled "An act to abolish the office of bank commissioner, and for other purposes," and the acts amendatory thereof and additional thereto, together with the summary thereof, as required by law.

M. SCHOONMAKER, *Superintendent*.

## G 2.

ANNUAL REPORT OF THE SUPERINTENDENT OF THE BANKING DEPARTMENT  
OF THE STATE OF NEW YORK.STATE OF NEW YORK, BANK DEPARTMENT,  
*Albany, December 31, 1855.**To the Legislature :*

The undersigned, superintendent of the banking department, in obedience to the requirements of the statute, makes the following report :

On the 30th day of September, 1855, the number of banks in this State organized under special acts and general laws, with the amount of capital of the incorporated banks and banking associations, fixed by their acts of incorporation or certificates of association filed in this department, the amount of unreturned circulation issued to banks and bankers, and of securities deposited for such circulation, were as follows :

Banks.	No.	Capital.	Securities.	Circulation.
Incorporated by special laws .....	44	\$15,015,660 00	\$46,000,000 00	\$11,290,235 00
Associations, circulation secured by stocks .....	81	40,133,182 00	9,134,054 80	8,744,130 00
Associations, circulation secured by stocks and real estate .....	121	17,020,150 00	13,692,510 41	13,091,180 00
Individual, circulation secured by stocks .....	7	.....	383,739 23	329,187 00
Individual, circulation secured by stocks and real estate .....	33	.....	2,111,752 18	2,017,254 00
Closing business .....	52	.....	268,791 69	256,250 00

## REPORTED QUARTERLY CONDITION OF BANKS.

The annexed tables, numbers ten and eleven, contain a summary of the reported state and condition of every incorporated bank, banking association, and individual banker, from whom reports have been received during the preceding fiscal year, at the several dates to which such reports refer. In such tables the incorporated banks and the banking associations and individual bankers having same class of securities for circulation are separately arranged. The aggregate amount of the debts and liabilities of all such banks, and also of their means and resources, as shown by their respective reports at such times, were respectively as follows :

## DEBTS AND LIABILITIES.

Items.	Dec. 30, 1854.	Mar. 10, 1855.	June 2, 1855.	Sept. 29, 1855.
Capital .....	\$83,268,860	\$84,831,152	\$85,032,621	\$85,589,590
Circulation .....	28,220,783	27,909,324	28,562,395	31,340,003
Profits .....	12,093,627	10,122,835	10,863,572	11,073,987
Due to banks .....	20,540,605	26,817,605	24,009,232	26,045,439
Due to individuals and corporations other than banks and depositors .....	1,230,389	1,236,977	1,010,614	1,097,744
Due treasurer of State of New York .....	3,453,115	3,842,060	2,817,160	3,241,469
Due depositors .....	69,866,112	78,490,807	83,537,767	85,610,926
Due others not included under either of the above heads .....	2,745,385	2,505,870	2,772,537	2,517,758

## MEANS AND RESOURCES.

Items.	Dec. 30, 1854.	Mar. 10, 1855.	June 2, 1855.	Sept. 29, 1855.
Loans and discounts.....	\$141,604,996	\$152,181,030	\$165,106,907	\$166,002,111
Over-drafts.....	472,554	401,488	388,985	450,116
Due from banks.....	12,440,509	13,203,479	12,720,800	12,666,517
Real estate.....	5,327,555	5,479,479	5,726,027	5,857,537
Specie.....	13,470,879	17,946,432	15,921,467	10,910,330
Cash items.....	15,327,063	13,824,877	15,932,480	18,096,545
Stocks and promissory notes.....	20,149,509	20,362,308	20,156,516	20,590,150
Bonds and mortgages.....	7,826,631	7,807,624	7,888,065	7,886,328
Bills of banks.....	3,435,277	3,588,562	3,248,982	2,958,555
Loss and expense account.....	1,428,516	998,364	1,123,567	1,154,466

## BANKING ASSOCIATIONS AND INDIVIDUAL BANKERS.

Table number one, appended hereto, contains a statement in relation to the banking associations and individual bankers of this State, and exhibits the capital of each banking association, as specified in the certificate of association filed in this department, the securities deposited by each association and individual banker for the security of the circulation, and the amount of circulating notes issued to each respectively, by the superintendent, and still outstanding on the 30th day of September, 1855.

The aggregate of the several descriptions of securities thus deposited are as follows:

Bonds and mortgages.....			\$6,848,726 90
New York State stocks, $4\frac{1}{2}$ per cent.....	\$395,600 00		
Do.....do..... 5 per cent.....	6,072,763 16		
Do.....do..... $5\frac{1}{2}$ per cent.....	1,202,800 00		
Do.....do..... 6 per cent.....	7,554,137 26		
		\$15,225,300 42	
New York canal revenue certificates, 6 per cent.....		303,000 00	
United States stocks, 5 per cent.....	130,000 00		
Do.....do..... 6 per cent.....	1,918,181 47		
		2,048,181 47	
Arkansas State stock, 6 per cent.....	211,000 00		
Illinois State stock, 6 per cent.....	646,687 83		
Michigan State stock, 6 per cent.....	172,000 00		
		1,029,687 83	
Cash in deposite.....			18,606,169 72
			159,863 55
Total September 30, 1855.....			25,614,760 17
The aggregate of the securities held in trust for banking associations and individual bankers, including cash in deposite, September 30, 1854, was.....			\$25,962,160 33
Showing a decrease during the last fiscal year of.....			347,400 16

During the last fiscal year sixteen banking associations, with an aggregate capital of \$4,995,000, have been organized, and have deposited the securities required by law, of which number eight were organized by the shareholders of expiring safety fund banks, under the provisions of chapter 313, of the laws of 1849, and the remainder were new institutions. During the same time six individual bankers have commenced the banking business under the provisions of the general banking law, and deposited the requisite securities and received circulation thereon.

During the same period four banking associations and five individual bankers have given notice of their intention to discontinue the business of banking, and have withdrawn a portion of their securities upon the surrender of an equal amount of circulating notes.

The accompanying table number two contains a statement of the names of banking associations and of the banks of individual bankers, who have given notice of their discontinuance of the business of banking, together with the amount of circulating notes outstanding, and the securities of cash deposite held in trust for the redemption of the same.

Table number three contains a statement of those banks which have closed their business, have redeemed over 90 per cent. of their circulation, and are publishing the two years' notice for presentation of their notes for redemption, specifying the amount of outstanding circulation, cash in deposite, date of notice and time when notice will expire, and the association or banker be entitled to withdraw the securities.

Table number four contains a statement of the names of such banking associations and individual bankers as have discontinued business, withdrawn the securities from the department, and given the requisite bonds for the redemption of their outstanding circulating notes under the provisions of ch. 319, laws of 1841, as amended by ch. 68 of the laws of 1851, together with the names of the principals and sureties executing such bonds, and the time when the obligation to redeem under the provisions of such bond, and the statute, will expire.

Table number five contains a statement of the names of broken banks whose securities have been disposed of by the superintendent for the redemption of their circulation, the several rates at which their notes are redeemed on presentation at the bank department, and when the time for such redemption will expire.

#### THE BANKING SYSTEM.

In reviewing the banking history of the State, it appears that prior to the passage of the restraining act in 1804, banking privileges were enjoyed and exercised by individuals and copartnerships at pleasure. During the existence of the colonial government no banking institutions whatever were incorporated. Under the State government only seven banks were incorporated prior to 1804. At that time there existed no restrictions upon the amount of circulation to be issued, and there was no provision of law to protect the public against an irredeemable and inflated paper circulation. Under the restraining act of 1804, and the several others succeeding it, an act of incorporation became essential to the exercise of banking privileges. The incorporations were placed under many wholesome restraints, but the redemption and security of the circulation was imperfectly, if at all, provided for.

In the year 1829, after the people had suffered much by several bank failures and the inability of the failing and insolvent institutions to redeem their circulating notes, an important step was taken towards the perfection of the banking system by the introduction of the principle to secure the circulation in behalf of the public. The law which was then passed, called the Safety Fund act, was more important as introducing the principle of protection than as furnishing a permanent and reliable security for the redemption of the circulation. The safety fund system, creating a fund by annual contributions from

the banks for the redemption of the notes, and discharge of the debts of failing institutions, operated well for a time in establishing the confidence of the public, and imparting a character and appearance of safety of the circulation. This system, however, in a short time proved a failure and inadequate to the protection of the circulating notes. When a severe commercial crisis swept through the country, and banking institutions were shattered in the blast, the accumulated fund was soon wholly exhausted, and the future contributions of the remaining banks up to the time of the expiration of nearly all their respective charters, anticipated by loans upon the credit and on account of the fund, so as to leave nothing for protection in the event of future failures and insolvency. Such deficiency and insolvency of the fund was, in a great measure, to be attributed to the illegal and excessive issue of circulating notes by many of the insolvent institutions beyond the limits authorized by law. Such illegal issue and its effects exhibited the necessity of something more than a mere statutory restriction against excessive issues, and the propriety of controlling the issue of circulating notes by means of, and through the agency of, one of the departments of government.

The failure and defects of the safety fund act led to the conception and adoption of the present banking system, having for its peculiar features the free and unlimited exercise of banking privileges by individuals and associations without the necessity of any special act of incorporation, except the issue of any circulating notes or currency, other than such as shall have been countersigned and registered by the State superintendent, and received from him; the securing the whole amount of circulation thus issued by deposit with the superintendent of at least an equal amount of public stocks or stocks and mortgages, and prohibiting under severe pains and penalties the superintendent from countersigning or issuing to any banking association or individual banker circulating notes to an amount exceeding the securities in deposit. By this means, under a fair and honest administration of the system, the holders of bank notes are fully protected from loss. The banking institutions of the country, and the circulating medium provided by them, have become such essential and indispensable elements in the commercial and business transactions of the community, that the legislature cannot too rigidly and perfectly guard and provide for their security. They have therefore, with the view of having their attention annually called to the subject, and the operations and defects of the system, made it the duty of the superintendent to report annually, and suggest any amendments to the banking laws by which the system may be improved and the security of bill-holders and depositors increased.

#### REVISION OF THE BANKING LAWS.

In discharge of the duty devolving upon the superintendent to suggest any amendments to, or improvements in the system, he will confine his suggestions to the particular points in which the laws appear to be defective, and recommend such amendments only as seem necessary to remedy the defect.



The present superintendent believes that any radical change in the banking laws, or any general revision of them, is uncalled for, and would be unwise and inexpedient. The system now, as a whole, operates admirably well, furnishes a paper currency equal to any in the world, and has answered the most sanguine expectations of its friends. At the same time that a deaf ear should not be turned to any suggestions for its improvement, it should be recollected that in all matters controlled by legislation, and especially in banking, stability is more desirable than change. The business and habits of bankers, and of those dependent upon the accommodations and facilities afforded by them, adapt themselves to the laws as they exist. A general revision would almost certainly lead to some radical changes in the system, which for a time at least would unsettle some things which are now fully established and understood. And although the system is not in all things perfect, still it may better remain as it is than take the chances for what a revision may produce. Such views, however, should not interfere with its improvement and perfection under the teachings of experience.

#### THE BANKING BASIS.

In the early existence of the present banking system the public lost much, and the reputation of the system suffered much, by the admission of securities, as a banking basis, issued by some of the sister States in the confederacy, who, faithless to their obligations or bankrupt in their treasuries, failed in the performance of their contracts. To obviate a recurrence of the same difficulty in future, the legislature have wisely excluded all other stocks than those of the United States and of this State. There has no bank failed in this State, having a circulation secured wholly by public stocks of this State and of the United States, the circulation of which has not been redeemed at the par value thereof, and in such manner, without interruption, that the notes lost nothing of their efficiency and value in circulation until actual redemption.

On the other hand, during the existence of the system there has only been a single instance in which the circulation of a failing bank has been redeemed at par when their circulation was secured by bonds and mortgages, and not any where it was secured by the stocks of other States. In such cases, also, the failure has been invariably attended by at least a short space of time, during which redemptions were not made while awaiting the sale of the securities. The notes in the mean time losing their value as a circulating medium, have been disposed of at a great loss by the timid and necessitous. While the stocks which are now received meet with an immediate and ready sale in the market at prices varying from par to a large premium, on the other hand mortgages have brought on an average, at security sales, only about seventy-five per cent. This fact itself exhibits a great superiority of the stock over the real estate basis for banking circulation, and a defect in the mortgage security as at present arranged. Such defect should be provided against if practicable, for the improvement of the system. It is the more important that it



should be done, because the amount of mortgages as a security for circulation is increasing in a greater ratio than stocks.

During the last fiscal year, while the amount of mortgage securities in this department has *increased* \$130,478, the stock securities have *diminished* \$637,742.

The defect in mortgages as a banking basis does not arise from the insufficiency of mortgages as security for the money loaned, for no safer security for an *investment* can be furnished than the farming lands of our State. But it arises from the fact that mortgages are not, at all times, cash securities in the market, and will not, in stringent times and when there is a pressure for money in the community, demand par at a forced sale, no matter to what extent the value of the mortgaged property may exceed the amount of the mortgage. The purchaser at such times can do better with his money than invest it at seven per cent. and buy mortgages at a rate at which he can only realize the amount he advances with interest. It has therefore been found that mortgages must in all such cases be sold at a discount. This difficulty can be readily obviated by restricting the circulation to be issued upon mortgages to *eighty* per cent. of their amount, instead of par, and permitting them to be taken upon *farming lands* to the extent of *one-half*, instead of *two-fifths* of their value, exclusive of improvements, as now provided by law. The margin thus reserved in the issue of circulation would, except in very extraordinary cases, furnish an ample guarantee that an amount sufficient to cover the circulation would be realized at a forced, or any other sale.

The greatest loss sustained upon mortgages has usually been upon those covering village and city lots. The reason of that is obvious. The value of *farming lands*, as such, is *firm and stable, intrinsic and not fictitious*, and furnishes an abundant security for one-half its fair valuation. On the other hand, village and city lots bear more of a *fictitious* than intrinsic value, dependent upon the current of trade or fancy, both of which are liable to fluctuations, and so constantly fluctuating as to make the desirable property of to-day the drug of to-morrow. Such property, therefore, by reason of its fluctuating character as to price, and its value depending upon changing circumstances, does not form the safest or best basis for a mortgage security. It cannot always be relied upon, either at a security sale or mortgage foreclosure, to furnish a remunerating return for the investment. The superintendent, therefore, recommends that the mortgage security be limited to improved and productive farming lands, and the amount of the investment controlled by their value as farming lands for farming purposes.

#### SECURITIES TO BE DEPOSITED BY ASSOCIATIONS SUCCEEDING INCORPORATED BANKS.

The legislature, in 1849, for the benefit of the stockholders of incorporated banks whose acts of incorporation were about expiring, and to afford them an easy transition from one system of banking to the other, by chapter 313 of the laws of that year, relieved them from the immediate operation of those provisions of the general banking

law which require the deposit of securities by a banking association to the amount of \$100,000 before commencing the business of banking, and authorized the superintendent to issue circulating notes to them, in amounts not less than \$10,000, upon the deposit of securities to the amount of the circulation thus issued.

This was intended by the legislature as a mere temporary exemption, and they evidently contemplated that such associations should within three years deposit the \$100,000 of securities, and place themselves on a par with other banking associations. The statute, after giving the authority as above stated to the superintendent for the issue of notes, provides that, "if such banking association, so formed, shall not have deposited with the superintendent during the three years next following the date of their articles of association, an amount equal to that now required by law of banking associations as security for circulating notes previous to commencing the business of banking, the superintendent is empowered *to retain the interest accruing upon securities so deposited until such association has complied with the provisions of the act above recited*, in relation to the amount of security to be deposited in the office of the superintendent." Several of the banking associations thus formed, more than three years ago, by the stockholders of expiring incorporations, have neglected to comply with the intention and requirement of the legislature, and have not deposited the required amount of securities.

The only power given the superintendent to enforce compliance is to withhold the interest on the securities deposited, and this has been done in every instance. The penalty, however, is of so slight a character—simply the loss of the use of the interest for a time, without any restriction upon, or interference with, any other rights or privileges—that it is of no avail, and the delinquent associations prefer incurring the penalty for non-compliance with the law, to bringing themselves within its provisions. The legislature having limited to three years the extension of such exclusive privileges to that class of banking associations, it is submitted whether some more stringent provision should not be made, so as at least to make it the interest of those associations to comply with the law, rather than to disobey and disregard it, and to make the path of obedience easier and more profitable than that of resistance. The three years' limit will expire as to ten more associations on the first day of January, 1856, some of which have, and others of them have not as yet, deposited the one hundred thousand dollars of securities.

#### INCREASE OF CAPITAL OF BANKING ASSOCIATIONS.

The general banking law requires each banking association to make a certificate of association, specifying among other things the amount of the capital stock of the association, and the number of shares into which the same shall be divided. It also provides that such certificate shall be recorded in the county clerk's office, and a certified copy thereof filed in the bank department. The law authorizes the association by its articles of association to provide for an increase of its capital, and of the number of associates, from time to time as

may be deemed proper. It authorizes an increase of capital when the articles of association thus provide for it, but it does not specifically require the record or filing of any certificate or evidence of such increase. Although many banking associations have filed in the department formal evidence of the increase of their respective capitals, still very many others have not done so; and the result is, that the bank department does not now furnish any reliable record evidence of the actual banking capital of the State, nor of the capital of many of the banks in the State, other than that which may be gleaned from their quarterly reports.

Eighty-four of the banking associations in the State report in the aggregate \$12,705,650 more capital than is specified in their certificates of association. From this fact arises the great discrepancy which will appear in the statement of capital in different portions of this report and the accompanying tables. There is a manifest propriety in requiring evidence to be filed in the bank department of any change in the articles of association, as it respects any of those items which are required to be specified in the certificate of association. The certificate of association is recorded and filed to furnish evidence to the world of the facts contained in it. Of what value is it as evidence, if the material facts it certifies may be changed the next day by the associates, without notice or change of the certificate? There is a manifest propriety, therefore, which needs no argument to elucidate, to require that whenever the capital of an association is increased, or any other change is made in the articles of association in any of the points covered by, and required to be specified in the certificate of association, there should be formal evidence of that fact on file in the department, and on record when the original certificate of association is recorded.

If the original record and filing is of any consequence, the other is not the less important, inasmuch as the authority to increase the capital depends upon provision therefor being made in the original articles of association; the original certificate of association required to be recorded and filed, should specify the extent to which the capital of the association is authorized to be increased by its articles of association.

#### CAPITAL STOCK TO BE PAID IN.

By the act of 1838 it is provided that the aggregate amount of capital stock of any banking association shall not be less than \$100,000. This cannot be presumed to have reference to fictitious or imaginary capital, subscribed merely, but not paid in. It must clearly intend to include only that actually paid in and in a situation to be used in the business of the institution.

The act, however, itself makes no specific provisions requiring such stock, or any portion thereof, to be actually paid in before commencing the business of banking. The legislature may, perhaps, and probably did intend to leave that to be governed by the general statute, then and still in existence, in relation to moneyed corporations, (1 R. S. 595, sec. 29 and 30,) which requires every moneyed cor-

poration, before commencing the business for which it shall be incorporated, to file an affidavit with the county clerk, stating that the whole of the capital stock, or such portion thereof as by its charter shall be paid or secured before the commencement of its operations, has been actually paid or secured according to the provisions of its charter. This provision has generally been regarded as not applicable to banking associations organized under the laws of 1838; and, therefore, but few, if any, have felt called upon to file the affidavit under it.

The superintendent has no power to inquire into the fact whether the capital required has been in fact paid or secured to be paid or not, nor whether the affidavit under the aforesaid law has been filed or not, but is obliged, upon a copy of the certificate of association being properly filed, specifying a capital of \$100,000, or upwards, and securities to the amount of \$100,000 being deposited with him, to consider the association as properly organized, and to deliver circulating notes to an amount equal to the securities in deposite. Such associations are thus enabled to proceed in the issue of notes and the prosecution of the banking business, notwithstanding a very small portion in fact of their capital may have been paid in, and nearly all their securities may have been bought upon credit, or upon pledge of their circulating notes.

This is plainly an evil which should be remedied. Under this state of things, and from the want of a specific and undoubted requirement that evidence be furnished to the superintendent before the issue of any notes, that the capital stock has been paid in, the quarterly reports show the fact that twenty-six banking associations report in the aggregate \$1,350,629 less capital than that specified in their certificates of association recorded and filed. And it further appears that five of them, with an aggregate capital, specified in their certificates of association, of \$550,000, report an actual capital of only \$317,544; the actual capital of each one of them being reported at less than \$100,000, the required amount, the lowest in the list reporting an actual capital of only \$47,000, and the highest reporting one of only \$90,060. With these facts before him, the superintendent is clear in the opinion that the law should be so amended as to require the certificate of association in every case to specify the amount of actual capital required to be paid in before commencing the business of banking, and that such amount should not, in any case, be less than \$100,000; and that the superintendent be prohibited from issuing any circulating notes to such association, until furnished with proper evidence by affidavit of the president and cashier of such association, that the capital stock required to be paid in by such certificates has in fact been paid.

#### AS TO BANKS RELINQUISHING BUSINESS, AND BOND ON SURRENDER OF SECURITIES.

Provision is made, by chapter 319 of the laws of 1841, for the relinquishment of the banking business by individual bankers and banking associations; and after a certain time, for the withdrawal of



the securities deposited with the superintendent. Such law was amended by chapter 68, of the laws of 1851, and a further provision made requiring a bond to be given for the redemption of the outstanding circulating notes upon the surrender of all the securities and cash deposits. The law requires that before the securities shall be surrendered after the publication of the two years' notice to present notes for redemption, a bond shall be given satisfactory to the superintendent, with three or more sureties, conditioned for the prompt redemption, whenever presented within six years from its date, of all outstanding notes of such association or individual banker. The law does not specify *to* whom the bond shall be executed, nor *by* whom, in case of a breach, the same shall be prosecuted. Those which have been taken hitherto have all been executed to the superintendent, which has been deemed to be proper in the absence of any legislative direction. Such execution of the bond probably renders it necessary that the superintendent should be the party to sue, although he has no interest in the recovery, and does not hold or own any notes which have been refused payment.

It appears to the superintendent that the law would be much improved, and the bill-holders better protected, by declaring that such bond shall be executed to the superintendent, and held by him for the benefit of the bill-holders, and authorizing any person holding and owning any unredeemed circulating note or notes of such association or banker, the payment of which shall have been refused or neglected on presentation, at the place of business or residence of the principal, in such bond or one of them, during the usual business hours, if he resides or has a place of business in this State, or if he has not, at the residence or place of business of one of the sureties in such bond, to prosecute such bond for his own benefit and in his own name, in the supreme or in any county court of this State, and recover judgment for the amount of such bill or bills, with interest from the time of such presentation, neglect, or refusal, with costs, and that the recovery of one suit upon such bond shall not be a bar to a prosecution and recovery for any other breach of the condition thereof; at the same time prohibiting the commencement and prosecution of more than one suit to recover the amount of all the notes held and owned by the plaintiff at the commencement of the prosecution. The superintendent respectfully suggests that some such additional provision as the one suggested is necessary to carry out the intention of the legislature, and furnish an adequate remedy to the bill-holders.

It is believed that the amount of circulating notes remaining unredeemed and in circulation after the expiration of the time limited for their presentation is, in many instances, larger than it otherwise would be by reason of the banker, through himself or his agents, using the bills for circulation after having given the notice of his intention to discontinue business, instead of returning them to this department for destruction. The banker and the officers of the banking association, their agents and assigns, should, after the notice to discontinue the banking business has been given, be required to carry out the same in good faith, and for that purpose should be prohibited, by means of a sufficient penalty, from circulating or having any

agency in circulating, either directly or indirectly, or continuing in circulation the circulating notes of the banker or association intending to close the banking business. They should not be permitted to withdraw from a legitimate banking business and its obligations, and retain the continued use and benefit of the circulation.

Unless it is occasioned by the continued use of the circulation and its reissue by the bankers and redeeming agents, there can be no plausible reason furnished why, in some cases, \$6,000 and upwards of the circulating notes of an ephemeral institution, having discontinued business, are still outstanding unredeemed, after the expiration of the two years' notice for redemption, while in other cases of banks closing business the outstanding circulation scarcely exceeds so many hundred dollars.

#### DISPOSAL OF THE BUSINESS OF BANKING ON DEATH OF BANKER.

Individual bankers are prohibited, by chapter 242 of the laws of 1854, from selling or transferring the business of banking to any person or persons, and by such statute it is expressly declared that until such business shall be closed by the return of the circulating notes issued and the delivery of the securities deposited, the same shall be conducted only in the name of the individual banker by whom the securities were deposited. This provision of law is a wise one, and was enacted to prevent abuses and frauds which were continually practised through fictitious and dishonest transfers, to the great injury of the community. It goes farther, however, than was necessary to correct the evil intended to be remedied. Under this law, when the banker dies his banking business falls with him, and cannot be continued by any devisee or heir, but must be closed by his representatives or surviving partner. There can be no good reason why, after a banker has established a bank and a banking business in any particular locality, there should not be some provision of law by virtue of which it may be bequeathed by him to some relative or friend for the continuance of the business. The sudden stoppage and closing up of a well-established bank, by the death of the banker, must necessarily in most instances be attended with great injury and inconvenience to the business and commercial transactions of the community within which it is located, in addition to the loss and injury inflicted thereby upon the family of the deceased. All this can be entirely obviated by making some provision authorizing its continuance in case of the death of the banker, by his devisee or heir at law. The power of bequest, in such case, is not one which will or can be abused to any extent; nor does it appear that there can be any reasonable objection to its allowance. It is therefore recommended that the law be so modified as to permit an individual banker to bequeath, by will, his banking business and his rights and privileges as a banker to such relative or friend as he may deem proper, with full power to continue and prosecute the same after his death, retaining and continuing, however, in behalf of the creditor of such banker, the liability of the estate of the deceased for the extinguishment and satisfaction of the debts and obligations of the



deceased, incurred in the prosecution of his banking business, upon the neglect or failure of the legatee to provide for the same.

#### BURNING OF NOTES RETURNED TO THE BANK DEPARTMENT.

The number of mutilated notes returned to the bank department for burning during the last fiscal year was as follows:

Unregistered notes.....	\$7,388
915,506 bills of incorporated banks, amounting to....	5,003,106
1,932,178 bills of banking associations and individual bankers, amounting to.....	6,340,761
Amounting in the whole to.....	<u>11,351,255</u>

This is an important part of the duties to be discharged in the department, and should be carefully watched, guarded, and so arranged as to prevent, as effectually as practicable, any danger of fraud, collusion, or the possibility of its existence. The superintendent, as a public officer, is entitled to such provisions of law as will fully protect him against any unjust suspicion or danger of fraud. To accomplish that end, although not expressly required by law, he has heretofore and does now assume upon himself the right to require each bank to have an agent of its own selection present to witness the counting and destruction of the bills at the department, and sign a certificate thereof in a book provided for the purpose. Those certificates are the evidence in the hands of the superintendent that his duty has been properly discharged. The attendance of such agent is also necessary by reason of the errors which are frequently detected in the count and marking by the officers of the bank of the amount contained in the packages sent to be destroyed. When such discrepancy in the count exists, the matter cannot, ordinarily, be made satisfactory in the absence of the bank agent, and after the packages have been broken open and counting progressed without his attendance, an unjust suspicion upon the clerks of the departments might be the consequence. The attention of the legislature is now called to the subject, inasmuch as some bankers have, at times, shown a disposition to question the right of the superintendent to make such requirement, and the trustees of the Bank of Monroe, an expired safety fund bank, have returned four several packages marked as containing, in the aggregate, \$115,144 of the circulating notes of said bank to be burned, without complying with the repeated request of the superintendent, and wholly neglecting to appoint an agent or authorize any person to appear in their behalf to witness the counting and burning. Those packages are still lying unopened in the vault, awaiting the attendance of a trustee or agent.

The superintendent asks that such salutary requirement may receive the sanction and authority of law, and that in case any bills are received by the superintendent for destruction, and the individual banker, or the trustees or officers of any bank to whom the same may belong, shall neglect or refuse to procure the attendance of some per-

son in their behalf, to witness and certify such counting and burning within ten days after the receipt of the bills at the bank department, that the superintendent be empowered to select or appoint some indifferent party at the expense of the bank, banker, or trustees, as the case may be, who shall, for them in their behalf, and as their duly authorized agent, witness and certify such counting and destruction.

#### DESTRUCTION OF PLATES OF BANKS CLOSING BUSINESS OR BROKEN.

On the fourth day of March, 1852, a concurrent resolution was adopted by the legislature authorizing and directing the destruction by the superintendent of the bank-note plates of broken banks and banks closing business. This is a power which should be vested in the superintendent, and is an important one to be exercised. But it is respectfully submitted that it is not a power which can be constitutionally conferred by joint resolution. The constitution of this State, by section 14 of article 3, declares expressly that "no law shall be enacted except by bill." This provision clearly deprives the legislature of the right to confer any such authority or direction as contained in the resolution of March, 1852, in any other way than by bill. It is suggested, therefore, that the power sought to be conferred by that joint resolution be constitutionally provided for by a formal act of the legislature. There are now in the department the plates of several banks which are in process of closing their business, and the destruction of their plates is awaiting the action of the legislature and the proper authority to destroy the same.

The present superintendent does not feel authorized to act in the matter without the direct authority of law.

#### FINAL DISTRIBUTION OF FUNDS OF INSOLVENT BANKS.

Chapter 331 of the laws of 1850 provides for the final distribution of the funds of insolvent banks, and requires six years and six months to elapse before a final distribution can be made of the funds arising from the sale of the securities deposited with the superintendent for the redemption of the circulation. This appears to be a much longer time than necessary to close the affairs of the bank, and withhold from the bill-holders their final dividend. The circulation can as well be brought in within three as six years, and it is therefore respectfully recommended that the superintendent be authorized, at the expiration of three instead of six years after the first sale of securities, to publish the six months' notice of final distribution, and after such time make a final dividend.

#### INCORPORATED BANKS.

The annexed table, number six, specifies the banks of this State incorporated by special act, whose charters have not expired, the capital of each, the amount of circulation authorized by law, and the circulating notes each bank had on hand and in circulation on the

30th day of September, 1855, and the time when their charters will respectively expire.

From which it appears that the number of specially incorporated banks whose charters have not expired is forty-four, with an aggregate capital of..... \$15,015,660 00

That they are by law entitled to circulate..... 12,455,440 00

They have in circulation and on hand..... 11,290,235 00

Leaving their circulation less than authorized..... 1,165,205 00

#### SECURITIES DEPOSITED FOR ADDITIONAL CIRCULATION.

By the provisions of the act, chapter 97 of the laws of 1849, the safety fund banks are authorized, under certain restrictions and upon the deposit of the requisite security, to receive from the superintendent of the banking department, registered in the place of unregistered notes not returned to the bank department, but supposed to be lost or destroyed.

By virtue of such act, the Seneca County Bank has deposited \$3,000 New York State 6 per cent. stock, and received circulation thereon, and the Bank of Orange County has deposited \$20,000 New York State 6 per cent. stock, and receive circulation thereon.

Under the provisions of the act, chapter 344 of the laws of 1848, the several safety fund banks having capitals of over \$200,000 were respectively authorized, upon the deposit of proper securities, to issue additional circulation beyond the amount authorized by the laws of 1837, up to the amount of their respective capitals. By virtue of such act the Cayuga County Bank has deposited New York State 6 per cent. stock to the amount of \$21,000, and circulation has been issued thereon. That the Bank of Geneva, now one of the expired safety fund banks, before the expiration of its charter, under the provisions of said law of 1848, deposited with the superintendent in trust the sum of \$3,000 in New York State 6 per cent. stock, and received a corresponding amount of increased circulation thereon.

#### EXPIRED INCORPORATED BANKS AND THEIR CIRCULATION.

The accompanying table No. 7 exhibits the time when the charters of thirty-three incorporated banks expired, and the amount of the circulation at the time of the expiration of their respective charters, and of the circulating notes of each, outstanding and not returned to the bank department on the 30th day of September, 1855; from which it appears that the aggregate circulation of those banks at the time of the expiration of their respective charters was \$9,667,864 00

On the 30th day of September, 1855, there was outstanding of that circulation..... 5,431,386 00

Showing that there had, prior to that date, been returned to the department..... 4,236,478 00

Such outstanding circulation is used by the associations formed by the stockholders of safety fund banks to succeed the expired safety fund banks respectively, and the association is thus relieved to that extent from procuring other registered circulation by the deposit of securities in this department. There is no direct legal obligation on the part of the new banking association to redeem such bills, unless it is under the contract of sale existing between the new association and the trustees of the expired corporation, and that obligation must necessarily be worked out through the intervention of such trustees. The notes being thus continued in circulation by the new banking association for its own immediate benefit, after the expiration of the charter of the bank by which they were issued, it would be right that such association should be made directly and immediately responsible for their redemption, and the personal liability of its stockholders under the provisions of the constitution be made to attach therefor. The advantage gained by the stockholders of the new association is more than a compensation for the risk encountered by its guarantee, and they should not be allowed thus to use and issue that for their own immediate benefit which they will not thus guaranty.

The associations using such circulation should be required, in their quarterly reports, to state the amounts of such notes in circulation and held by them; otherwise their reports do not exhibit the true amount of the circulation issued and used by them.

The statute, chapter 138 of the laws of 1854, has prescribed a limit of three years, within which the outstanding circulation of an expired safety fund bank must be returned to the bank department to be destroyed, one-third in each year.

On the 1st day of May last, the first year provided in the act expired as to all the safety fund banks whose charters had terminated before the passage of the act. At that time the provisions of the act were fully complied with by the trustees of such institutions. As to the banks whose charters have expired since the passage of the act, the first year will terminate as to five of them on the 1st of January, 1856, two in the month of June, 1856, and two on the 1st of July, 1856.

This law wisely creates a limit to the use of the currency, and thereby to a certain extent, at least impliedly, if not directly, sanctions its use. This fact cannot lessen, but rather increases, the obligation of the association using such circulation for its own purposes, to secure it as suggested above.

H.

TRENTON, N. J., *February*, 19, 1856.

SIR: I have the honor to enclose herewith a tabulated statement of the banks of New Jersey, showing their condition on the first day of the present year. It includes all the banks.

There are six banks operating under the general banking law; the rest have special charters, with the stockholder liability for the circulation, which is esteemed a better security for it than that of stocks and mortgages. The tendency of the free-bank system in this State has been to encourage the issue of notes of the smaller denominations, which you properly condemn in your recent report to Congress, and in which opinion you have the support of all intelligent bankers who look to the preservation of a sound currency throughout the whole of the United States.

The root of the evil is in the State of New York, with her detestable system, which should be struck at by an excise, or some such stringent measure, under the authority of the Union.

I am, very respectfully, your obedient servant,

PHIL'N DICKINSON.

Hon. J. GUTHRIE,

*Secretary of the Treasury.*



## Statistics of banks in New Jersey, January 1, 1856.

Number.	Name.	Location.	Capital.	Loans and dis- counts.	Stocks.	Real estate.	Other invest- ments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.
1	Mech's & Manufact's Bank..	Trenton.....	\$225,000 00	\$445,227 57	\$2,400 00	\$12,429 00	.....	\$67,661 11	\$22,176 14	\$40,824 34	\$168,577 00	\$122,422 10	\$50,134 46
2	Farmers' Bank.....	Mount Holly...	100,000 00	178,885 00	7,010 00	10,402 00	\$3,500 00	24,076 00	14,744 00	19,784 00	55,918 00	67,863 00	4,086 00
3	Burlington County Bank....	Medford.....	70,000 00	135,282 36	.....	8,990 59	.....	22,531 66	6,482 19	13,601 78	44,343 00	51,724 85	886 36
4	Farmers' Bank.....	Wantage.....	65,000 00	124,797 60	.....	5,000 00	.....	44,529 68	6,535 91	5,819 21	90,924 00	17,498 74	1,222 24
5	State Bank.....	Camden.....	260,000 00	669,325 28	10,450 00	22,944 72	.....	95,221 51	52,174 13	49,052 82	189,764 00	330,432 18	31,281 65
6	Princeton Bank.....	Princeton.....	100,000 00	113,860 55	20,480 00	.....	.....	42,611 98	9,431 00	7,756 78	42,332 00	51,825 05	2,621 82
7	Morris County Bank.....	Morristown.....	90,250 00	263,586 81	.....	8,308 51	3,000 00	2,625 46	5,202 20	7,428 77	102,248 00	100,507 91	10,248 00
8	Newark Banking & Ins. Co...	Newark.....	508,650 00	1,058,309 35	.....	15,950 00	4,229 78	207,973 73	39,580 61	43,712 96	243,846 00	359,489 64	162,784 09
9	Trenton Banking Company...	Trenton.....	210,000 00	542,987 00	4,120 00	15,285 00	27,350 00	82,539 00	11,005 00	52,539 00	184,592 00	193,484 00	51,243 00
10	Mechanics' Bank.....	Burlington.....	50,000 00	129,048 71	.....	3,932 62	8,881 00	24,022 08	7,228 00	18,442 47	44,085 00	50,264 99	5,158 89
11	Mechanics' Bank.....	Newark.....	500,000 00	1,101,133 04	.....	21,000 00	.....	45,520 52	65,106 67	62,387 00	261,828 00	551,300 15	83,527 68
12	Belvidere Bank.....	Belvidere.....	150,000 00	339,840 87	.....	4,130 61	.....	122,643 32	7,976 00	30,026 05	245,028 00	31,720 66	299 95
13	State Bank.....	Elizabeth.....	300,000 00	583,386 83	.....	15,413 50	3,460 50	77,836 79	14,405 51	31,499 39	150,809 00	199,148 11	29,606 63
14	State Bank.....	N. Brunswick..	200,000 00	469,622 93	.....	15,272 23	.....	137,640 34	.....	49,115 90	229,842 50	193,775 78	25,104 39
15	Farmers & Merchants' Bank.	Middletown Pt.	100,000 00	219,668 77	.....	4,860 78	.....	23,858 20	7,091 06	12,767 11	74,547 00	78,804 95	.....
16	Somerset County Bank.....	Somerville.....	100,000 00	244,260 64	.....	2,525 00	2,092 50	2,111 69	16,963 76	15,970 54	166,750 00	40,900 32	5,772 00
17	Salem Banking Company.....	Salem.....	75,000 00	163,948 58	14,327 00	.....	.....	47,853 50	22,855 82	54,509 41	106,300 00	87,994 66	245 00
18	Cumberland Bank.....	Bridgeton.....	52,050 00	162,348 00	.....	1,000 00	.....	40,813 83	22,342 00	34,970 44	85,526 67	58,259 51	.....
19	Union Bank.....	Dover.....	100,000 00	250,351 08	.....	10,918 08	.....	2,949 22	13,343 09	18,814 77	142,141 00	90,821 45	5,616 51
20	Sussex Bank.....	Newton.....	135,000 00	282,145 58	.....	7,558 30	.....	104,240 33	3,892 00	32,648 45	199,674 00	51,395 46	.....
21	State Bank.....	Newark.....	450,000 00	932,660 72	275 00	11,936 60	.....	93,164 55	17,972 29	35,261 48	167,237 00	315,041 88	84,749 39
22	Orange Bank.....	Orange.....	125,000 00	249,599 98	.....	5,653 13	8,500 00	32,928 43	15,383 75	10,147 42	114,150 00	46,993 32	3,661 01
23	Central Bank of New Jersey..	Hightstown....	176,567 00	233,622 48	56,150 00	4,800 00	.....	26,606 97	7,416 95	12,029 44	112,287 00	52,526 89	697 15
24	Newark City Bank.....	Newark.....	250,000 00	374,020 54	110,000 00	12,537 25	.....	55,651 44	24,733 54	15,306 67	138,861 00	164,338 25	16,137 70
25	Bordentown Banking Co.....	Bordentown....	50,125 00	77,831 09	46,099 50	4,034 26	.....	15,504 13	2,788 00	6,752 98	60,128 00	35,101 71	3,825 03
26	Passaic County Bank.....	Paterson.....	50,000 00	7,738 50	25,208 50	.....	.....	8,404 69	1,882 00	3,683 12	23,198 00	13,616 00	.....
27	Hudson County Bank.....	Jersey City....	180,400 00	318,029 20	120,091 75	18,911 91	.....	1,940 00	27,792 82	21,330 18	90,228 00	207,475 99	14,299 49
28	America Bank.....	Trenton.....	59,045 00	47,700 00	47,400 00	.....	8,041 00	.....	.....	.....	51,148 00	1,450 00	.....
29	Mechanics & Traders' Bank..	Jersey City....	150,000 00	232,724 04	139,660 00	.....	.....	1,977 18	9,055 28	13,004 31	120,022 00	183,209 24	478 33
30	Farmers & Mechanics' Bank.	Rahway.....	200,000 00	332,332 23	.....	7,732 24	2,532 46	62,985 67	5,597 39	21,907 22	132,727 00	73,411 47	7,622 08
31	Bank of New Jersey.....	N. Brunswick..	300,000 00	503,184 79	10,555 38	9,212 79	.....	70,948 85	7,312 33	20,838 00	210,833 50	103,380 52	5,541 54
32	Hunterdon County Bank.....	Flemington....	60,000 00	84,299 23	65,000 00	.....	.....	3,726 88	14,110 67	12,408 41	78,313 00	37,979 07	2,611 25
33	Bergen County Bank.....	Hackensack....	50,000 00	1,040 00	23,000 00	.....	.....	.....	10,547 12	1,530 07	21,154 00	6,363 76	.....
34	Iron Bank.....	Rockaway.....	50,000 00	58,575 27	58,470 00	.....	.....	.....	.....	1,900 00	56,225 00	13,950 40	3,043 32
35	Hackettstown Bank.....	Hackettstown..	40,175 00	68,544 86	.....	500 00	.....	45,241 09	9,822 10	4,889 11	76,363 00	10,069 41	3,816 92
			5,682,262 00	10,999,919 48	760,697 13	265,228 72	71,587 24	1,639,249 83	502,949 33	782,659 60	4,285,079 67	3,994,541 42	616,321 88

TRENTON, NEW JERSEY, February 19, 1856.

PHIL. DICKINSON.



pany have constantly transported these bandits to the shores of both oceans. In this posture of affairs my government gives you, as the representative of the company, public and private notice that, pending the hostilities against the invaders of the soil of Central America, the transit of the steamers plying on the river St. John and lake Nicaragua must be suspended, being ready to use all the means in its power to stop such transit, in the (not to be supposed) event that the company should contravene this notice. In this event, the government excepts against all responsibility for the consequences, however serious they be, which may result for the company or the passengers. To prevent an allegation of ignorance of this notice, I transmit a copy of it to the respective consuls of foreign governments.

God save you.

JOAQUIN B. CALVO.

To the AGENT OF THE NICARAGUA ACCESSORY TRANSIT COMPANY,  
*San Juan del Norte.*

A true copy.

L. MOLINA.

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*Mr. Marcy to Mr Molina.*

DEPARTMENT OF STATE,  
*Washington, April 25, 1856.*

The undersigned, Secretary of State of the United States, has the honor to acknowledge the receipt of the note of Mr. Molina, chargé d'affaires of Costa Rica, of the 8th instant, with the accompanying papers, stating the views and declaring the policy of his government with reference to the existing state of affairs in Nicaragua, and reflecting upon what he pleases to call the lawless conduct of citizens and inhabitants of the United States.

If the undersigned has not misunderstood the purport of Mr. Molina's note, it reflects upon the good faith of the United States in regard to their neutral relations, not only with Costa Rica, but the other Central American States. Mr. Molina must be aware that so grave a charge as this, affecting so directly the honor of the United States, should not have been lightly made, or presented without adequate proof to sustain it. That persons, formerly citizens or inhabitants of the United States, are now found among the enemies of Costa Rica, or any other of the Central American States, does not at all sustain such a charge. The right of expatriation is not, I believe, withheld from the citizens of any free government or from residents under its jurisdiction. This country has always been open to the ingress of foreigners, and those who have been free to come have also been free to go; and in respect to emigration, our own citizens are under no more restraint than foreigners who have come into the United States. The undersigned is not aware that the citizens or inhabitants of Costa Rica have not the same right of expatriation as those of the United States. The laws of neither country, it is presumed, have conferred the authority to examine into the motives which may lead any one to ex-

# I.—Statement of the condition of the various banks of Pennsylvania—Continued.

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CONDITION OF THE BANKS

Names of banks.	RESOURCES OF THE BANKS.							
	Bills discounted.	Specie.	Due by banks.	Notes and checks of other banks.	Real estate and personal property.	Bonds, mortgages, and other securities.	Stocks.	Exchange and interest.
Harrisburg Bank.....	\$729,886 46	\$73,766 64	\$90,368 54	\$11,400 00	\$29,600 00	\$63,287 00	\$83,355 00	.....
Bank of Middletown.....	583,661 75	*122,594 44	3,970 37	18,040 00	5,534 37	.....	5,028 00	.....
Bank of Chester County.....	644,531 50	75,078 37	96,113 32	4,401 00	1,800 00	.....	13,680 00	.....
Doylestown Bank of Bucks County.....	284,431 32	*36,951 89	4,421 70	.....	8,148 01	125 00	6,612 50	.....
Farmers' Bank of Bucks County.....	231,265 57	20,386 16	23,426 87	4,165 24	8,061 17	.....	.....	.....
Farmers and Mechanics' Bank of Easton.....	662,805 17	69,264 53	50,834 81	16,385 00	15,225 00	.....	.....	.....
Easton Bank.....	995,762 98	66,637 02	53,124 59	30,105 00	7,566 77	43,637 27	20,575 00	.....
Bank of Pittsburg.....	750,177 30	187,428 28	317,951 55	55,501 43	30,000 00	4,706 89	7,502 13	.....
Merchants and Manufacturers' Bank of Pittsburg..	1,130,157 44	136,169 57	213,493 67	30,812 00	33,915 62	15,248 00	.....	.....
Exchange Bank of Pittsburg.....	1,333,659 95	154,917 38	78,876 00	11,220 00	43,420 66	15,044 94	.....	.....
Mechanics' Bank of Pittsburg.....	450,706 33	47,383 93	100,703 99	31,194 83	.....	.....	2,500 00	.....
West Branch Bank.....	238,831 05	15,045 17	18,724 06	13,065 00	8,907 53	40,382 87	.....	.....
Farmers and Drivers' Bank of Waynesburg.....	259,819 01	23,867 38	155,129 47	6,543 00	3,251 81	2,151 91	.....	.....
Warren County Bank.....	252,497 33	34,166 77	94,698 07	9,162 57	1,712 25	.....	.....	.....
Lock Haven Bank.....	95,437 25	27,897 76	35,954 04	1,892 00	.....	.....	.....	.....
Anthracite Bank of Tamaqua.....	122,090 03	11,268 97	44,179 47	2,750 29	.....	.....	.....	.....
Allentown Bank.....	131,637 67	21,203 60	41,860 86	.....	4,269 25	.....	.....	.....
Mauch Chunk Bank.....	58,047 06	31,303 07	73,583 44	4,131 56	.....	.....	.....	.....
New Castle Bank.....	152,584 54	24,301 37	59,155 78	.....	.....	.....	.....	\$318 95
Shrewsbury Savings Institution.....	45,882 42	440 31	.....	.....	12,000 00	.....	.....	.....
Pittsburg Trust Company.....	588,689 60	175,094 81	87,487 98	.....	.....	.....	.....	.....
Mechanics' Savings Bank of Harrisburg.....	520,141 07	24,432 05	36,170 15	4,486 60	.....	.....	.....	.....
Dauphin Deposit Bank.....	629,157 43	20,075 72	106,310 96	.....	.....	.....	.....	.....
Carlisle Deposit Bank.....	443,732 92	8,055 49	3,296 67	60,782 29	8,000 00	.....	.....	.....
Lewisburg Savings Institution.....	142,669 92	24,581 31	1,156 97	.....	8,552 96	.....	.....	5,161 57
Farmers' Deposit Bank of Pittsburg.....	269,511 50	80,800 71	28,853 03	.....	.....	2,800 00	.....	.....
Saving Fund Society of Germantown.....	.....	18 62	.....	.....	.....	.....	.....	.....
Citizens' Deposit Bank of Pittsburg.....	345,413 09	39,916 00	36,588 15	.....	.....	7,388 00	.....	51 49
Hanover Saving Fund Society.....	118,308 25	11,746 76	.....	.....	.....	.....	.....	.....
Allegheny Saving Fund Company.....	176,863 66	40,423 96	5,835 04	.....	4,464 33	.....	.....	327 92
Mount Joy Saving Institution.....	179,092 62	5,050 51	15,531 87	.....	.....	.....	.....	.....
Reading Savings Bank.....	2,011 55	530 92	8,100 00	1,575 00	.....	.....	.....	196 16
Canonsburg Saving Fund Society.....	26,239 43	.....	.....	.....	.....	.....	.....	.....
	47,511,588 04	6,738,650 11	5,647,642 73	4,460,673 57	1,128,674 33	792,895 57	913,713 02	25,774 11

\* Specie and specie funds.



## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

Names of banks.	RESOURCES OF THE BANKS.							
	Expenses.	Bills receivable and post notes.	Loans.	Suspended debt.	Bills of ex- change.	Specie funds and treasury notes.	Miscellaneous.	Total resources.
Harrisburg Bank .....	\$3,901 22	.....	\$30,000 00	.....	.....	.....	\$142 00	\$1,115,706 86
Bank of Middletown .....	43 66	.....	50,000 00	.....	.....	.....	.....	788,872 59
Bank of Chester County .....	.....	.....	14,407 00	.....	.....	.....	4,990 00	855,001 19
Doylestown Bank of Bucks County .....	.....	.....	4,775 05	.....	.....	.....	97 00	345,562 47
Farmers' Bank of Bucks County .....	1,399 93	.....	1,023 00	\$24 88	.....	.....	817 58	290,569 80
Farmers and Mechanics' Bank of Easton .....	.....	.....	30,746 00	17,626 14	.....	.....	.....	862,886 65
Easton Bank .....	.....	.....	101,252 50	.....	.....	.....	.....	1,318,661 13
Bank of Pittsburg .....	6,826 44	.....	92,529 28	63 24	\$1,257,554 10	.....	3,000 00	2,713,240 64
Merchants and Manufacturers' Bank of Pittsburg .....	189 12	.....	.....	.....	.....	.....	.....	1,559,985 42
Exchange Bank of Pittsburg .....	.....	.....	52,500 00	.....	.....	.....	.....	1,689,638 93
Mechanics' Bank of Pittsburg .....	.....	.....	.....	.....	.....	.....	.....	629,989 08
West Branch Bank .....	45 57	.....	.....	.....	.....	.....	9,295 32	346,796 57
Farmers and Drivers' Bank of Waynesburg .....	477 27	.....	.....	.....	.....	.....	.....	451,239 85
Warren County Bank .....	1,000 00	.....	.....	.....	.....	.....	.....	393,236 99
Lock Haven Bank .....	1,224 22	.....	.....	.....	.....	.....	330 75	162,736 02
Anthracite Bank of Tamaqua .....	3,419 74	.....	.....	.....	.....	.....	.....	183,708 50
Allentown Bank .....	2,826 79	.....	.....	.....	.....	\$31,150 00	.....	228,678 92
Mauch Chunk Bank .....	1,037 83	.....	.....	.....	.....	.....	.....	168,240 65
New Castle Bank .....	1,095 13	.....	.....	.....	.....	.....	.....	241,268 38
Shrewsbury Savings Institution .....	5 00	.....	.....	.....	.....	.....	9 00	46,655 68
Pittsburg Trust Company .....	5,287 90	.....	.....	.....	.....	.....	.....	868,560 29
Mechanics' Savings Bank of Harrisburg .....	1,987 24	.....	.....	.....	.....	.....	.....	587,217 11
Dauphin Deposit Bank .....	453 41	.....	.....	.....	.....	.....	.....	755,997 52
Carlisle Deposit Bank .....	.....	.....	.....	852 60	.....	.....	730 00	525,450 97
Lewisburg Savings Institution .....	422 59	.....	.....	.....	.....	.....	.....	168,830 79
Farmers' Deposit Bank of Pittsburg .....	2,252 90	.....	.....	.....	123,622 39	.....	.....	518,755 06
Saving Fund Society of Germantown .....	312 90	\$2,300 00	7,357 32	.....	.....	.....	.....	12,788 84
Citizens' Deposit Bank of Pittsburg .....	920 67	.....	5,000 00	.....	.....	.....	.....	422,837 91
Hanover Saving Fund Society .....	48 25	.....	.....	.....	.....	.....	.....	142,542 75
Allegheny Saving Fund Company .....	.....	.....	.....	2,519 99	.....	.....	.....	230,606 98
Mount Joy Saving Institution .....	87 75	.....	.....	12,279 50	.....	.....	.....	212,370 37
Reading Savings Bank .....	.....	.....	.....	.....	.....	.....	211 75	12,429 22
Canonsburg Saving Fund Society .....	.....	.....	.....	.....	.....	.....	.....	26,435 59
	165,384 93	424,562 11	1,800,519 64	284,581 17	3,535,572 82	155,376 37	678,018 20	74,263,626 72

\* Due by office at Reading.

† Assets at cash value.

# I.—Statement of the condition of the various banks of Pennsylvania—Continued.

Names of banks.	LIABILITIES OF THE BANKS.						
	Capital stock.	Circulation.	Due to other banks.	Due depositors.	Dividends unpaid.	Contingent fund.	Discount, interest, and exchange.
Philadelphia Bank.....	\$1,150,000 00	\$423,330 00	\$906,316 29	\$1,285,174 83	.....	\$326,173 23	\$85,592 93
Bank of Pennsylvania.....	1,875,000 00	834,139 50	573,727 87	1,675,791 43	\$15,329 98	226,716 16	89,314 02
Bank of Commerce.....	250,000 00	155,925 00	11,401 40	525,662 75	95 00	88,126 76	27,331 59
Manufacturers and Mechanics' Bank of the City and County of Philadelphia.....	300,000 00	335,675 00	62,675 69	566,930 42	763 95	.....	27,360 94
Mechanics' Bank of the City and County of Philadelphia.....	800,000 00	337,556 50	137,980 79	1,129,335 74	2,018 37	.....	.....
Western Bank of Philadelphia.....	418,600 00	226,245 00	214,558 92	915,342 54	510 71	98,147 85	48,257 83
Bank of the Northern Liberties.....	450,000 00	195,284 00	73,935 93	868,412 83	1,301 05	.....	.....
Farmers and Mechanics' Bank of Philadelphia.....	1,250,000 00	381,600 00	564,684 59	1,734,171 51	2,190 22	263,904 17	.....
Bank of Penn Township.....	350,000 00	182,065 00	55,511 81	747,703 73	472 52	.....	33,331 50
Commercial Bank of Pennsylvania.....	1,000,000 00	285,019 27	185,419 55	989,616 50	3,382 17	135,498 61	61,510 90
Girard Bank.....	1,250,000 00	633,940 00	500,311 71	1,042,948 15	3,931 64	.....	58,536 07
Bank of North America.....	1,000,000 00	424,690 24	540,313 15	1,794,452 58	322 00	100,000 00	51,654 86
Southwark Bank.....	250,000 00	157,215 00	128,314 89	772,846 96	22,834 00	68,363 43	30,920 29
Kensington Bank.....	250,000 00	155,230 00	28,893 98	595,398 39	360 00	45,000 00	13,833 86
Tradesmen's Bank of Philadelphia.....	150,000 00	160,365 00	4,531 12	428,886 27	.....	.....	.....
Consolidation Bank.....	250,000 00	73,915 00	10,195 55	184,413 25	.....	30,000 00	17,508 18
Bank of Germantown.....	200,000 00	121,404 00	12,894 32	280,764 44	2,044 50	53,275 62	28,739 57
Bank of Montgomery County.....	393,170 00	259,214 50	8,900 20	283,116 51	1,192 50	.....	15,318 67
Bank of Delaware County.....	200,000 00	105,886 00	18,355 00	205,286 99	1,303 30	334 29	37,524 16
Farmers' Bank of Reading.....	500,010 00	661,005 00	42,758 44	218,560 89	1,324 80	.....	14,559 95
Bank of Northumberland.....	200,000 00	381,915 96	11,897 39	77,478 95	1,671 50	65,169 91	19,267 23
Miners' Bank of Pottsville.....	200,000 00	327,340 00	43,595 06	247,526 00	.....	20,000 00	80 78
Farmers' Bank of Schuylkill County.....	100,000 00	186,870 00	24,847 04	66,151 94	8,889 56	4,240 86	2 01
Lebanon Bank.....	150,200 00	5,360 23	5,360 23	86,212 25	1,698 27	21,031 94	14,896 05
Bank of Gettysburg.....	123,873 00	338,545 00	4,755 51	39,202 03	8,335 17	.....	124 19
Bank of Chambersburg.....	256,838 30	276,965 00	8,255 65	83,866 83	.....	.....	14,541 28
Honesdale Bank.....	150,000 00	325,390 00	.....	98,896 41	.....	.....	21 53
Bank of Danville.....	200,000 00	281,684 00	3,884 51	48,772 98	.....	22,000 00	.....
Wyoming Bank at Wilkesbarre.....	150,000 00	203,315 00	17,470 57	150,767 24	6,919 70	29,131 34	16 12
Franklin Bank of Washington.....	150,000 00	168,590 00	1,881 45	45,181 06	6,361 11	30,263 16	7,236 38
Monongahela Bank of Brownsville.....	200,000 00	204,780 00	4,436 48	69,852 35	.....	11,214 39	10,632 41
Erie City Bank.....	110,865 00	272,025 00	.....	36,704 77	.....	8,647 76	3,322 59
York Bank.....	492,350 00	538,011 00	14,293 80	130,739 26	2,633 21	76,232 73	33,661 21
York County Bank.....	100,000 00	166,460 00	4,680 41	58,294 77	1,318 03	1,428 74	29,165 24
Lancaster Bank.....	403,900 00	533,860 00	95,105 53	310,736 31	730 50	.....	22,597 65
Lancaster County Bank.....	209,880 00	514,600 00	45,883 96	175,911 96	.....	18,906 51	31,815 12
Farmers' Bank of Lancaster.....	350,000 00	468,935 00	48,158 66	158,452 34	.....	.....	20,151 58
Columbia Bank.....	250,000 00	294,445 00	8,213 21	349,296 33	1,082 55	54,000 00	.....
Harrisburg Bank.....	240,000 00	561,390 00	15,540 91	194,207 07	.....	.....	.....



## I.—Statement of the condition of the various banks of Pennsylvania—Continued.

Names of banks.	LIABILITIES OF THE BANKS.						
	Capital stock.	Circulation.	Due to other banks.	Due depositors.	Dividends unpaid.	Contingent fund.	Discount, interest, and exchange.
Bank of Middletown.....	\$200,000 00	\$391,830 00	\$10,863 84	\$125,284 01	.....	\$60,000 00	\$894 74
Bank of Chester County.....	225,000 00	251,078 00	23,938 74	309,905 89	\$16,518 70	23,392 80	.....
Doylestown Bank of Bucks County.....	105,000 00	132,050 00	3,892 10	78,935 58	6,341 35	18,189 44	.....
Farmers' Bank of Bucks County.....	92,220 00	83,327 00	10,969 53	55,684 72	673 80	.....	8,978 34
Farmers and Mechanics' Bank of Easton.....	280,000 00	386,920 00	1,678 98	130,508 89	21,480 90	.....	.....
Easton Bank.....	400,000 00	524,120 00	68,640 05	204,032 92	2,614 50	60,000 00	39,125 54
Bank of Pittsburg.....	1,142,700 00	516,832 00	70,924 09	788,231 47	2,583 50	.....	77,268 56
Merchants and Manufacturers' Bank of Pittsburg.....	600,000 00	384,945 00	35,347 60	355,826 21	30,620 00	138,536 95	.....
Exchange Bank of Pittsburg.....	818,000 00	476,560 00	48,620 84	184,325 91	1,372 00	100,052 70	.....
Mechanics' Bank of Pittsburg.....	382,122 50	185,640 00	3 40	55,756 24	.....	.....	391 26
West Branch Bank.....	100,000 00	151,325 00	4,892 36	68,848 43	1,293 25	.....	2,266 27
Farmers and Drivers' Bank of Waynesburg.....	100,000 00	287,345 00	1,231 62	9,225 37	473 25	.....	9,001 49
Warren County Bank.....	100,000 00	274,370 00	.....	14,665 91	3,463 33	.....	.....
Lock Haven Bank.....	50,000 00	62,455 00	2,455 72	40,909 90	.....	.....	1,334 27
Anthracite Bank of Tamaqua.....	50,000 00	91,100 00	17,774 33	22,990 62	.....	.....	1,843 55
Allentown Bank.....	100,000 00	104,455 00	146 72	22,172 77	.....	.....	1,791 43
Mauch Chunk Bank.....	50,025 00	56,385 00	47,605 27	13,494 35	.....	.....	716 03
New Castle Bank.....	61,700 00	146,235 00	.....	29,210 14	.....	.....	2,159 10
Shrewsbury Savings Institution.....	12,356 00	.....	15,000 00	16,915 83	315 11	1,691 52	375 55
Pittsburg Trust Company.....	200,000 00	.....	14,967 41	599,175 38	.....	30,556 35	23,861 15
Mechanics' Savings Bank of Harrisburg.....	50,000 00	.....	29,116 01	403,307 96	.....	10,000 00	15,746 02
Dauphin Deposit Bank.....	50,000 00	.....	14,794 86	604,220 68	.....	25,000 00	10,494 94
Carlisle Deposit Bank.....	60,000 00	.....	47,749 25	402,749 17	3,108 50	.....	.....
Lewisburg Savings Institution.....	45,805 00	.....	9,069 00	47,477 02	.....	.....	3,939 28
Farmers' Deposit Bank of Pittsburg.....	62,500 00	.....	7,772 89	381,724 23	.....	46,000 00	20,757 94
Saving Fund Society of Germantown.....	.....	.....	.....	12,788 84	.....	.....	.....
Citizens' Deposit Bank of Pittsburg.....	193,491 65	.....	16,922 84	198,644 86	1,196 52	6,449 03	6,118 80
Hanover Saving Fund Society.....	50,000 00	.....	11,166 16	76,604 72	2,530 26	.....	70 07
Allegheny Saving Fund Company.....	56,250 00	.....	.....	164,248 67	.....	4,564 11	5,544 20
Mount Joy Savings Institution.....	49,840 00	.....	.....	158,084 63	492 50	.....	1,495 17
Reading Savings Bank.....	10,000 00	.....	.....	2,403 92	.....	.....	25 30
Canonsburg Saving Fund Society.....	4,890 00	.....	.....	19,587 43	294 52	266 66	347 44
	22,026,596 45	16,878,695 97	4,955,485 18	24,321,010 32	199,390 40	2,323,507 02	1,093,376 13



# I.—Statement of the condition of the various banks of Pennsylvania—Continued.

Names of banks.	LIABILITIES OF THE BANKS.						
	Profit and loss.	Due Common-wealth.	Issues of fourth of May.	Miscellaneous.	Suspense account.	Surplus.	Certificates of deposit.
Philadelphia Bank.....				\$22,019 00			\$4,198,606 28
Bank of Pennsylvania.....		\$213,250 06				\$59,261 81	5,532,530 83
Bank of Commerce.....	\$3,256 93		\$1,574 00				1,063,373 43
Manufacturers and Mechanics' Bank of the City and County of Philadelphia.....	70,825 13	2,700 00		12 53		853 33	1,367,796 99
Mechanics' Bank of the City and County of Philadelphia.....							2,406,891 40
Western Bank of Philadelphia.....		5,974 36					1,926,937 21
Bank of the Northern Liberties.....					\$85 00	4,335 00	1,593,353 81
Farmers and Mechanics' Bank of Philadelphia.....					407 01	20,188 20	4,216,738 69
Bank of Penn Township.....	4,339 76	8,100 00					1,373,831 33
Commercial Bank of Pennsylvania.....		138,683 34					2,668,547 00
Girard Bank.....				22,961 74			3,628,350 91
Bank of North America.....	240,791 67						4,074,864 24
Southwark Bank.....	18,607 78	9,375 00					1,458,226 92
Kensington Bank.....		1,350 00					1,130,094 80
Tradesmen's Bank of Philadelphia.....	17,046 16						821,372 41
Consolidation Bank.....							518,523 80
Bank of Germantown.....	14,420 32						678,160 26
Bank of Montgomery County.....	47 55						1,028,508 45
Bank of Delaware County.....		2,520 00				\$24,155 58	572,714 74
Farmers' Bank of Reading.....		3,222 12					1,464,718 20
Bank of Northumberland.....	16,938 97	8,607 08					712,723 10
Miners' Bank of Pottsville.....	2,392 84	1,300 00	948 00	553 63			910,765 26
Farmers' Bank of Schuylkill County.....	3,046 14	22,531 92					423,527 82
Lebanon Bank.....	243 22	2,524 32					474,572 45
Bank of Gettysburg.....				1,247 00			545,248 80
Bank of Chambersburg.....	523 33	4,623 10				25,572 76	665,104 33
Honesdale Bank.....							588,827 69
Bank of Danville.....	14,886 33	39,704 96					613,552 63
Wyoming Bank at Wilkesbarre.....		4,141 42			160 00		561,905 27
Franklin Bank of Washington.....							402,292 90
Monongahela Bank of Brownsville.....	27 28	1,200 00		1,373 24			503,516 15
Erie City Bank.....						10,501 00	445,989 91
York Bank.....				40,000 00			1,325,287 00
York County Bank.....	183 17					12,637 71	347,676 99
Lancaster Bank.....	90,681 12	6,956 10					1,483,040 51
Lancaster County Bank.....		1,887 57					990,985 68
Farmers' Bank of Lancaster.....	42,014 79	6,739 65		3,125 95			1,148,723 67
Columbia Bank.....	48,100 86	23,186 70	727 00	4,782 32			1,001,180 50
Harrisburg Bank.....	20,650 15	28,836 18					1,115,706 86

I.—Statement of the condition of the various banks of Pennsylvania—Continued.

Names of banks.	LIABILITIES OF THE BANKS.							
	Profit and loss.	Due Common-wealth.	Issues of fourth of May.	Miscellaneous.	Suspense account.	Surplus.	Certificates of deposit.	Total liabilities.
Bank of Middletown.....								\$788,872 59
Bank of Chester County.....		\$4,935 06	\$232 00					855,001 19
Doylestown Bank of Bucks County.....		1,154 00						345,562 47
Farmers' Bank of Bucks County.....	\$29,199 22	8,499 19	1,023 00					290,369 80
Farmers and Mechanics' Bank of Easton.....	42,297 88							862,886 65
Easton Bank.....	11,358 12	5,069 46			\$2,810 54		\$890 00	1,318,651 13
Bank of Pittsburg.....	114,040 67				660 35			2,713,240 64
Merchants and Manufacturers' Bank of Pittsburg.....		14,709 66						1,559,985 42
Exchange Bank of Pittsburg.....	60,707 45							1,689,638 93
Mechanics' Bank of Pittsburg.....	4,993 93						1,081 75	628,989 08
West Branch Bank.....	9,255 80	8,915 46						346,796 57
Farmers and Drivers' Bank of Waynesburg.....	1,316 89					\$42,646 23		451,239 85
Warren County Bank.....	50 20	409 55					245 00	393,236 99
Lock Haven Bank.....		5,581 13						162,736 02
Anthracite Bank of Tamaqua.....								183,708 50
Allentown Bank.....							113 00	228,678 92
Mauch Chunk Bank.....					15 00			168,240 65
New Castle Bank.....							1,964 14	241,268 38
Shrewsbury Savings Institution.....				\$1 67				46,655 68
Pittsburg Trust Company.....								868,500 29
Mechanics' Savings Bank of Harrisburg.....	20,000 00	59,047 12						587,217 11
Dauphin Deposit Bank.....	25,328 85	26,158 19						755,997 52
Carlisle Deposit Bank.....	11,709 05	135 00						525,450 97
Lewisburg Savings Institution.....		10,115 59		715 00		1,709 90		168,890 79
Farmers' Deposit Bank of Pittsburg.....								518,755 08
Saving Fund Society of Germantown.....								12,788 84
Citizens' Deposit Bank of Pittsburg.....					14 21			492,837 91
Hanover Saving Fund Society.....	2,111 54							142,542 75
Allegheny Saving Fund Company.....								230,606 88
Mount Joy Savings Institution.....	2,458 07							212,370 37
Reading Savings Bank.....								12,429 22
Canonsburg Saving Fund Society.....						1,049 54		26,435 59
	943,852 20	681,443 29	4,504 00	96,792 08	4,152 11	107,791 72	138,970 21	*73,775,562 08

\* The difference between the total amounts of assets and liabilities is occasioned by the Bank of the Northern Liberties reporting \$150,196 18, and also of the Mechanics' Bank of the City and County of Philadelphia reporting \$337,868 46 assets over liabilities.

*J.—Statement exhibiting the condition of the banks of Delaware, January, 1856.*

H. Ex. Doc. 102—10

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Delaware.....	Wilmington .....	\$110,000	\$362,402	.....	\$15,000	.....	\$74,422	.....	.....	\$25,811	\$102,576	\$139,795	\$43,886	.....
Wilmington and Brandywine ..	.....do .....	200,010	456,342	*\$34,969	10,000	.....	31,031	.....	†\$43,955	.....	145,408	152,096	25,125	.....
Union .....	.....do .....	203,175	391,194	1,539	18,000	.....	11,569	\$8,019	167,023	.....	168,014	127,933	8,645	.....
Delaware City .....	Delaware City...	50,000	153,200	.....	5,202	.....	8,363	.....	45,077	.....	105,773	36,991	5,068	.....
Farmers' .....	Dover .....	680,000	1,104,606	7,528	64,159	.....	130,024	.....	.....	88,609	380,238	282,157	26,631	.....
Bank of Smyrna .....	Smyrna .....	100,000	188,366	50	6,713	.....	105,705	10,022	.....	22,198	164,807	53,707	4,453	.....
Newcastle County .....	Cantwell Bridge ..	50,000	123,231	.....	6,000	\$3,814	16,098	.....	.....	17,115	74,282	27,920	4,594	.....
Mechanics' Bank .....	Wilmington .....	100,000	126,912	.....	12,450	.....	9,867	21,789	.....	26,318	51,106	31,635	6,901	\$8,000
Total of 8 banks and 3 branches.	.....	1,493,185	2,906,253	44,086	137,524	3,814	387,079	39,830	156,055	180,051	1,192,204	852,164	125,303	8,000

\* Stocks and loans.

† Coin and equivalent.

‡ Specie and specie funds.

The returns of the Farmers' Bank are for December 18, 1855; of the Bank of Newcastle January 2, 1856; of the Union Bank February 1, 1856; and of the others January 1, 1856. The Farmers' Bank has branches at Georgetown, Newcastle, and Wilmington. The Bank of Smyrna has an office at Milford.

## K.—Statement exhibiting the condition of the banks in Maryland, January, 1856.

## BANKS OF BALTIMORE.

Name.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Union.....	Jan. 7, 1856	\$1,192,425	\$2,092,722	\$1,233	\$50,000	.....	\$160,532	\$195,870	.....	\$325,525	\$387,990	\$860,762	\$311,558	.....
Bank of Baltimore.....	Jan. 8, 1856	1,200,000	1,837,546	8,340	15,625	.....	154,813	.....	.....	237,458	202,165	657,395	134,305	.....
Western.....	Jan. 7, 1856	600,000	975,397	3,000	15,000	.....	40,691	194,026	.....	285,788	314,584	391,111	108,356	\$30,000
Merchants <sup>†</sup> .....	Jan. 7, 1856	1,500,000	2,554,766	.....	25,000	.....	111,515	244,781	.....	452,746	301,555	709,438	711,497	.....
Marine.....	Jan. 3, 1856	352,150	520,757	36,418	23,714	.....	48,308	21,820	.....	83,442	67,062	248,721	34,476	.....
Franklin.....	Jan. 7, 1856	599,362	947,610	.....	10,536	.....	18,506	73,477	.....	131,815	263,755	367,220	24,978	.....
Mechanics <sup>†</sup> .....	Jan. 7, 1856	600,000	1,446,843	895	9,000	.....	92,358	161,279	.....	167,541	257,130	818,624	75,418	.....
Farmers and Planters <sup>†</sup> .....	Jan. 7, 1856	800,000	1,362,762	.....	.....	.....	46,169	196,404	.....	216,709	326,132	527,669	99,246	.....
Chesapeake.....	Jan. 7, 1856	364,473	641,768	186,073	27,105	.....	19,347	117,063	.....	58,269	159,835	353,618	100,740	.....
Farmers and Merchants <sup>†</sup> .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial and Farmers <sup>†</sup> .....	Jan. 7, 1856	512,560	956,158	1,500	16,539	.....	141,998	.....	.....	172,111	159,439	387,763	92,875	1,025
Citizens <sup>†</sup> .....	Jan. 7, 1856	500,000	1,178,519	.....	2,037	.....	*185,213	.....	.....	311,479	468,062	556,555	100,577	.....
Fell's Point Savings Instit'n	Jan. 1, 1856	132,834	454,897	.....	.....	.....	.....	39,218	.....	46,378	52,807	75,921	.....	250,033
Howard.....	Jan. 7, 1856	108,510	199,052	.....	.....	.....	.....	11,436	.....	39,301	34,645	95,804	.....	17,020
Bank of Commerce.....	Jan. 7, 1856	300,000	643,498	.....	.....	.....	106,576	.....	.....	144,824	178,475	394,871	16,482	.....
Farmers and Merchants <sup>†</sup> .....	.....	370,320	701,889	10,101	15,092	.....	21,758	86,846	.....	142,074	216,097	285,134	77,353	.....
Total of 15 banks.....	.....	9,042,634	16,514,184	247,560	209,648	.....	1,147,784	1,342,210	.....	2,815,460	3,389,733	6,730,606	1,887,861	288,078
Total of 16 other Maryland banks.....	.....	2,159,972	4,101,821	397,040	109,248	.....	501,382	140,534	82,961	582,641	1,908,250	1,639,739	36,895	650,030
Total of 31 banks.....	.....	11,202,606	20,616,005	644,600	318,896	698,890	1,649,166	1,482,744	82,961	3,398,101	5,297,983	8,370,345	1,924,756	938,108

\* Including notes and checks on hand.

† Deposites of members.

Fell's Point Savings Institution—other liabilities: Weekly deposits, \$77,136; deposits bearing 4 per cent. interest, \$1,490; deposits bearing 3 per cent. interest, \$171,407.

K.—Statement exhibiting the condition of the banks in Maryland—Continued.

OTHER BANKS OF MARYLAND.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Frederick County.....	Frederick.....	\$150,000	\$226,672	\$29,329	\$5,061	.....	\$17,281	\$6,498	.....	\$28,284	\$98,897	\$60,128	\$901	.....
Farmers and Mechanics'....	do.....	125,430	255,748	31,277	4,500	.....	27,552	3,694	.....	45,239	112,832	92,513	6,634	.....
Central.....	do.....	200,000	414,107	.....	8,523	.....	29,787	2,293	.....	35,108	144,820	126,924	7,492	.....
Savings Institute.....	do.....	.....	.....	.....	8,030	593,353	.....	.....	*\$56,308	.....	17,220	40,306	.....	586,406
Hagerstown.....	Hagerstown.....	250,000	526,412	59,686	10,618	25,569	47,872	21,824	.....	44,864	319,937	104,728	7,277	.....
Washington County.....	Williamsport.....	149,993	271,039	10,025	10,668	.....	39,028	12,429	.....	33,049	145,037	56,458	1,629	.....
Cumberland.....	Cumberland.....	112,937	160,572	154,407	15,833	.....	28,863	7,625	.....	51,369	39,030	154,295	1,596	.....
Mineral.....	do.....	234,760	246,350	\$126,300	.....	1130,000	28,249	20,814	.....	73,191	211,591	73,167	3,023	.....
Cumberland Savings.....	do.....	31,370	56,944	.....	.....	2,100	3,870	4,380	.....	7,107	24,120	6,950	.....	11,137
Farmers and Mechanics'....	Westminster.....	66,000	108,589	.....	4,236	.....	20,223	4,595	.....	33,257	72,779	22,208	1,468	.....
Westminster.....	do.....	60,000	204,441	6,345	13,738	.....	4,380	.....	26,653	27,428	143,096	57,359	2,145	.....
Farmers'.....	Annapolis.....	251,700	682,409	76,222	15,608	.....	113,868	15,773	.....	63,094	69,400	631,075	1,209	.....
Farmers and Merchants'....	Greensborough.....	100,000	88,709	.....	2,500	12,674	.....	423	.....	11,927	26,000	.....	.....	.....
Cecil.....	Port Deposit.....	100,000	241,785	.....	.....	.....	69,453	4,350	.....	41,175	185,603	55,211	.....	.....
Easton.....	Easton.....	200,000	365,334	3,389	9,933	.....	34,682	24,320	.....	43,619	130,618	128,857	3,521	15,000
Valley.....	Hagerstown.....	48,112	77,541	.....	.....	35,194	.....	8,286	.....	11,667	73,015	9,791	.....	.....
Hagerstown Savings Bank..	do.....	79,670	175,169	.....	.....	.....	27,988	3,230	.....	32,263	94,255	19,769	.....	37,487
Total of 16 banks.....	.....	2,159,972	4,101,821	397,040	109,248	698,890	501,382	140,534	82,961	582,641	1,908,250	1,639,739	36,895	650,030

\* Cash on hand.

† Weekly and special deposits.

‡ A part of this is stock of the Cumberland Bank.

§ Stocks of this bank and other stocks.

|| Real and personal estate and charter expenses.

The Cumberland Savings Bank owns \$26,450 of its own stock, which has been deducted from its capital of \$57,820.

## L.—Statement exhibiting the condition of the banks in Virginia, January 1, 1856.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Virginia .....	Richmond .....	\$2,661,250	\$4,924,414	\$130,911	\$169,364	\$7,097	\$394,536	\$157,896	.....	\$573,251	\$1,735,802	\$1,508,466	\$141,138	.....
Farmers' .....	do .....	3,150,900	6,378,737	40,902	186,261	.....	297,136	188,196	.....	575,020	2,246,693	1,752,876	110,805	.....
Bank of the Valley .....	Winchester .....	1,215,000	2,654,106	8,000	73,957	19,100	501,447	114,436	.....	408,147	1,887,594	452,893	74,779	.....
Exchange .....	Norfolk .....	2,595,900	5,081,259	.....	114,915	43,112	221,102	185,271	.....	505,779	2,032,676	1,020,949	116,338	.....
Merchants & Mechanics' .....	Wheeling .....	650,000	1,755,770	182,238	*156,780	400	334,030	73,661	.....	294,537	1,578,538	407,035	61,613	.....
Northwestern .....	do .....	865,600	1,994,208	28,616	55,600	.....	172,584	118,513	.....	302,185	1,312,531	328,395	27,044	\$3,565
Manufacturers & Farmers' .....	do .....	177,938	150,797	190,776	5,896	4,500	20,095	6,116	.....	39,149	179,000	36,028	5,332	.....
Merchants' .....	Lynchburg .....	443,600	384,667	467,624	5,255	3,294	22,410	61,623	.....	60,674	296,470	148,796	16,316	.....
Bank of Commerce .....	Fredericksburg .....	210,100	188,269	180,950	2,000	960	33,874	1,665	.....	33,238	151,225	62,674	5,267	.....
Bank of Scottsville .....	Scottsville .....	51,000	49,197	75,795	.....	.....	4,844	4,322	.....	14,571	70,349	14,522	8,412	.....
Fairmont .....	Fairmont .....	57,700	42,285	64,800	2,653	.....	7,883	9,968	.....	12,191	56,560	19,075	2,964	.....
Bank of Wheeling .....	Wheeling .....	134,300	160,792	157,000	7,319	.....	9,929	17,041	.....	30,791	146,255	57,612	31,516	.....
Bank of Berkeley .....	Martinsburg .....	100,000	71,098	108,000	.....	257	14,098	2,234	.....	16,812	74,335	30,002	3,471	.....
Bank of Rockingham .....	Harrisonburg .....	212,100	164,550	280,823	2,915	243	36,621	15,740	\$156	.....	236,715	41,354	10,793	30,243
Bank of Monticello .....	Charlottesville .....	176,800	159,038	296,588	2,279	.....	22,595	.....	.....	82,704	278,730	99,187	.....	736
Central .....	Staunton .....	246,000	431,549	.....	11,499	15,750	14,373	.....	24,932	48,173	258,473	22,651	3,462	2,058
Bank of Winchester .....	Winchester .....	110,800	122,135	128,020	.....	.....	8,394	6,422	911	17,752	88,245	78,383	2,269	.....
Bank of the Old Dominion .....	Alexandria .....	380,800	390,140	306,323	11,288	17,146	7,624	26,259	.....	56,173	257,040	116,952	30,953	.....
Bank of Kanawha .....	Malden .....	170,400	216,937	.....	.....	2,574	63,150	10,401	.....	33,566	127,695	6,490	11,523	.....
		13,600,188	25,319,948	2,647,366	807,981	114,433	2,186,725	999,764	25,999	3,151,109	13,014,926	6,204,340	663,995	36,602

\* Real estate, including banking-house and mortgages.

† Cash and checks on other banks.

The Bank of Virginia has branches at Norfolk, Portsmouth, Petersburg, Fredericksburg, Lynchburg, Buchanan, Danville, Charlestown, and Union.  
 The Farmers' Bank has branches at Norfolk, Petersburg, Fredericksburg, Lynchburg, Winchester, Danville, Farmville, Charlottesville, Wytheville, Alexandria, and Lewisburg.  
 The Exchange Bank has branches at Petersburg, Clarksville, Alexandria, Abingdon, Salem, Weston, and Lynchburg.  
 The Bank of the Valley has branches at Romney, Charlestown, Leesburg, Staunton, Christianburg, and Moorfield.  
 The Northwestern Bank has branches at Wellsburg, Parkersburg, and Jeffersonville.  
 The Merchants and Mechanics' Bank at Wheeling has offices at Morgantown and Point Pleasant.



M.—Statement exhibiting the condition of the banks in North Carolina, November and December, 1855.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Cape Fear .....	Wilmington ...	Nov. 1, 1855	\$1,564,200	\$3,084,067	.....	\$50,036	.....	\$242,162	\$108,993	\$501,873	\$1,641,742	\$325,445	\$17,923	.....
Commercial .....	do .....	Nov. 3, 1855	350,000	652,361	.....	9,000	.....	10,657	36,606	94,105	241,451	82,407	50,679	.....
Bank of State of North Carolina.	Raleigh .....	Nov. —, 1855	1,500,000	2,843,413	.....	37,850	.....	104,959	72,999	338,983	1,051,931	435,814	29,213	.....
Bank of Washington .....	Washington ...	Oct. 31, 1855	374,625	683,431	\$64,175	.....	.....	5,411	8,775	38,570	350,176	28,065	14,706	.....
Bank of Fayetteville .....	Fayetteville...	Oct. 29, 1855	380,000	749,009	.....	.....	.....	28,451	18,171	50,729	375,053	42,837	1,541	.....
Merchants' Bank .....	Newbern. ....	Nov. 1, 1845	225,000	358,070	.....	7,563	.....	69,886	46,607	42,413	185,422	68,287	4,950	.....
Bank of Yanceyville .....	Yanceyville ...	Dec. 24, 1855	172,876	293,289	.....	3,385	.....	36,980	5,095	52,242	189,036	23,445	200	.....
Bank of Wadesboro' .....	Wadesboro' ...	Jan. 6, 1856	296,005	705,038	.....	3,400	.....	95,571	46,929	42,386	543,885	13,776	1,124	.....
Farmers' Bank .....	Elizabeth city..	Dec. 31, 1855	293,100	693,143	51,000	.....	.....	21,231	15,602	69,119	482,824	43,310	10,198	.....
Bank of Charlotte .....	Charlotte .....	Dec. 9, 1855	300,000	592,530	8,810	.....	\$4,067	75,176	5,387	25,121	268,618	8,976	92,236	\$10,710
Bank of Clarendon .....	Fayetteville...	Dec. 29, 1855	314,358	430,357	.....	.....	.....	90,065	6,149	37,958	151,727	8,020	.....	.....
Bank of Wilmington .....	Wilmington ...	Dec. 29, 1855	261,781	473,722	.....	14,803	.....	5,303	7,377	67,496	268,227	20,731	12,062	.....
Total of 12 banks and 16 branches .....	.....	.....	6,031,945	11,558,430	123,985	171,037	4,067	785,852	378,690	1,360,995	5,750,092	1,101,113	234,832	10,710

The Bank of Cape Fear has branches at Ashville, Fayetteville, Greensboro', Raleigh, Salem, Salisbury, and Washington—7.

The Bank of the State of North Carolina has branches at Charlotte, Elizabeth City, Fayetteville, Milton, Morgantown, Newbern, Tarboro', and Wilmington—8.

The Farmers' Bank has a branch at Greensboro'.

## N 1.

*Comparative view of the statements of such of the banks of this State [South Carolina] as have accepted the provisions of the act of December 18, 1840, from their returns made to the comptroller general for the month of September, 1855.*

	Bank of the State of South Carolina.	Branch Bank State of South Carolina, Co- lumbia.	Branch Bank State of South Carolina, Cam- den.	Southwestern Railroad Bank.	Planters and Mechanics <sup>a</sup> Bank.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock .....	\$1,113,789 38	.....	.....	\$872,475 00	\$1,000,000 00
Bills in circulation .....	1,122,156 62	.....	.....	267,375 00	203,285 00
Net profits on hand .....	214,819 07	\$59,984 08	\$18,910 01	100,345 42	131,388 71
Balance due to banks in this State.	74,074 00	*1,028,105 44	*423,184 35	907 31	17,463 98
Balance due to banks in other States .....	5,551 36	.....	.....	65,652 43	131,165 86
All other moneys due which bear interest .....	55,686 90	.....	.....	12,450 00	.....
State treasury, for balance cur- rent fund .....	105,744 04	31,222 12	.....	.....	.....
State treasury, for balance sink- ing fund .....	1,137,308 64	.....	.....	.....	.....
State treasury, for loan for re- building the city .....	1,694,035 73	.....	.....	.....	.....
Cash deposited, and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ances due other banks, and mo- ney bearing interest .....	327,905 83	164,420 31	8,913 88	219,913 54	187,886 29
<b>Total liabilities .....</b>	<b>5,851,071 57</b>	<b>1,283,731 95</b>	<b>451,008 24</b>	<b>1,539,118 70</b>	<b>1,671,189 84</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand .....	87,395 29	5,223 96	1,748 55	45,749 60	116,681 41
Real estate .....	103,745 94	.....	890 52	48,666 09	53,000 00
Bills of other banks in this State ..	21,450 00	59,549 00	12,667 00	39,537 00	29,501 00
Bills of banks in other States .....	345 00	.....	95 00	.....	.....
Balance due from banks in this State .....	16,325 08	5,325 83	.....	43,026 77	20,510 66
Balance due from banks in other States .....	16,322 54	3,916 11	822 93	40,091 64	10,804 07
Notes discounted on personal se- curity .....	1,449,845 44	1,094,845 72	298,945 47	330,309 35	760,866 58
Loans secured by pledge of its own stock .....	.....	.....	.....	119,201 85	23,275 00
Loans secured by pledge of other stock .....	346,186 32	2,175 00	.....	146,445 39	203,546 00
Domestic exchange .....	147,919 36	15,747 66	13,951 02	240,877 30	150,244 82
Foreign exchange .....	29,883 05	.....	.....	62,220 93	8,474 38
Bonds .....	484,010 38	17,723 50	70,110 49	98,643 99	59,387 00
Money invested in stock .....	605,916 02	.....	.....	166,177 89	147,188 61
Suspended debt and debt in suit ..	542,685 06	79,225 17	51,777 26	101,619 06	68,589 33
State treasury .....	.....	.....	.....	.....	.....
Branches and agencies .....	1,481,345 01	.....	.....	.....	.....
Bonds under law for re-building Charleston .....	216,885 16	.....	.....	.....	.....
Interest and expenses of State loan.	98,172 81	.....	.....	.....	.....
Money invested in every other way than is specified in the foregoing particulars .....	202,637 11	.....	.....	56,551 84	19,120 98
<b>Total resources of the bank .....</b>	<b>5,851,071 57</b>	<b>1,283,731 95</b>	<b>451,008 24</b>	<b>1,539,118 70</b>	<b>1,671,189 84</b>
<b>Rates and amounts of last dividend.</b>	<b>Last fiscal year.</b>	<b>Included in profits of pa- rent bank.</b>	<b>Included in profits of pa- rent bank.</b>	<b>6 per cent. per annum, 26,174 25</b>	<b>5 per cent. per annum, 35,000 00</b>
<b>Amount of reserved profits at date of last dividend .....</b>	<b>.....</b>	<b>.....</b>	<b>.....</b>	<b>81,297 31</b>	<b>111,435 69</b>

<sup>a</sup> This is due the mother bank, at Charleston, for capital, &c.

N 1.—*Abstract exhibiting the condition of banks in S. Carolina—Cont'd.*

	Union Bank of Charleston.	State Bank of South Carolina.	Bank of South Carolina.	Bank of Charleston.	Farmers' and Exchange B'k of Charleston.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stocks .....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$3,160,800 00	\$1,000,000 00
Bills in circulation .....	133,500 00	268,573 00	121,192 50	603,562 00	354,475 00
Net profits on hand .....	28,990 86	148,020 54	82,614 18	369,592 24	74,964 51
Balance due to banks in this State.	13,425 04	27,398 75	3,290 34	81,386 17	1,253 41
Balance due to banks in other States .....	21,870 29	1,303 55	42,515 04	656,456 52	19,433 97
All other moneys due which bear interest .....					3,355 56
State treasury, for balance current fund .....					
State treasury, for balance sinking fund .....					
State treasury, for loan for re-building the city .....					
Cash deposited, and all other moneys due, exclusive of bills in circulation, profits on hand, balances due other banks, and money bearing interest .....	168,904 54	233,109 77	184,060 01	429,835 31	91,330 53
<b>Total liabilities .....</b>	<b>1,366,690 73</b>	<b>1,678,405 61</b>	<b>1,433,702 07</b>	<b>5,301,632 24</b>	<b>1,544,812 98</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand .....	82,418 15	60,583 95	44,842 14	191,615 08	77,497 98
Real estate .....	40,000 00	115,292 58	40,000 00	54,529 98	47,671 49
Bills of other banks in this State.	16,046 00	20,628 00	30,646 00	29,866 00	4,559 00
Bills of banks in other States .....	945 00			6,682 00	
Balance due from banks in this State .....	9,288 30	11,786 27	21,170 48	40,424 51	38,703 96
Balance due from banks in other States .....	40,100 51	31,162 79	7,951 86	139,635 01	7,549 97
Notes discounted on personal security .....	698,795 91	647,199 68	859,583 39	2,222,434 01	647,603 57
Loans secured by pledge of its own stock .....	44,200 00	10,546 00	35,365 00	29,405 00	44,713 05
Loans secured by pledge of other stock .....	142,152 27	18,790 00	43,094 00	77,217 80	53,681 26
Domestic exchange .....	230,811 58	526,748 55	234,785 04	1,257,816 79	537,078 99
Foreign exchange .....		15,874 68		38,811 12	
Bonds .....	11,254 40	143,063 47	57,815 82	184,459 45	
Money invested in stock .....	29,300 00	21,200 00	28,876 41	663,248 25	
Suspended debt and debt in suit ..	21,378 61	55,529 64	23,751 42	365,497 24	68,622 31
State treasury .....					
Branches and agencies .....					
Bonds under law for re-building Charleston .....					
Interest and expenses of State loan .....					
Money invested in every other way than is specified in the foregoing particulars .....			5,820 51		16,232 42
<b>Total resources of the bank .....</b>	<b>1,366,690 73</b>	<b>1,678,405 61</b>	<b>1,433,702 07</b>	<b>5,301,632 24</b>	<b>1,544,812 98</b>
<b>Rates and amounts of last dividend.</b>	<b>7 per cent. per annum, 35,000 00</b>	<b>8 per cent. per annum, 40,000 00</b>	<b>7 per cent. per annum, 35,555 20</b>	<b>8 per cent. per annum, 126,432 00</b>	<b>8 per cent. per annum, 40,000 00</b>
<b>Amount of reserved profits at date of last dividend .....</b>	<b>15,806 02</b>	<b>125,250 11</b>	<b>65,325 98</b>	<b>303,103 68</b>	<b>30,543 10</b>

N 1.—*Abstract exhibiting the condition of banks in S. Carolina—Cont'd.*

	Bank of Ham- burg, S. C.	Commercial Bank of Co- lumbia, S. C.	Bank of New- berry, S. C.	Planters' Bank of Fairfield, S. C.	Exchange B'k of Columbia, S. C.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock.....	\$500,000 00	\$800,000 00	\$300,000 00	\$210,000 00	\$500,000 00
Bills in circulation .....	552,390 00	542,885 00	489,070 00	289,495 00	401,405 00
Net profits on hand.....	139,589 10	21,182 83	42,590 82	21,436 43	45,129 65
Balance due to banks in this State.....		4,048 31			
Balance due to banks in other States .....	35,691 84	753 20	39,329 20		3,865 19
All other moneys due which bear interest.....					
State treasury, for balance cur- rent fund .....					
State treasury, for balance sink- ing fund .....					
State treasury, for loan for rebuild- ing the city .....					
Cash deposited, and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ances due other banks, and mo- ney bearing interest .....	46,201 28	169,066 36	37,399 91	31,962 54	155,863 26
<b>Total liabilities .....</b>	<b>1,273,872 22</b>	<b>1,537,935 70</b>	<b>908,389 93</b>	<b>552,893 97</b>	<b>1,106,263 10</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand .....	87,610 94	93,969 83	38,990 90	17,990 55	38,140 42
Real estate.....	24,072 32	15,776 70	4,000 00		140 00
Bills of other banks in this State..	3,549 00	10,112 00	1,538 00	5,570 00	3,404 00
Bills of banks in other States.....	66 00	27 00	76 00		217 00
Balance due from banks in this State .....	16,235 59	127,862 60	19,162 60	13,250 61	12,707 06
Balance due from banks in other States .....	1,175 22	75,649 40		8,002 40	8,460 00
Notes discounted on personal se- curity .....	305,556 35	772,312 13	153,838 47	147,667 73	291,932 34
Loans secured by pledge of its own stock .....	25,049 55	63,465 52	32,839 93		14,420 00
Loans secured by pledge of other stock .....	1,150 00	18,200 00	58,000 00		9,580 00
Domestic exchange.....	537,912 42	305,866 93	502,785 35	227,013 01	397,268 15
Foreign exchange .....					
Bonds .....		13,941 17		20,000 00	19,314 85
Money invested in stock.....	97,500 00		5,550 00	25,450 00	120,390 45
Suspended debt and debt in suit...	86,795 85	40,752 43	18,227 85	36,761 58	128,084 30
State treasury.....					
Branches and agencies .....	87,204 98		67,504 80	50,292 48	
Bonds under law for rebuilding Charleston.....					
Interest and expenses of State loan. Money invested in every other way than is specified in the fore- going particulars .....			5,876 03	895 61	62,204 53
<b>Total resources of the bank.....</b>	<b>1,273,872 22</b>	<b>1,537,935 70</b>	<b>908,289 93</b>	<b>552,893 97</b>	<b>1,106,263 10</b>
<b>Rates and amounts of last dividend.</b>	<b>14 per cent. per annum, 35,000 00</b>	<b>8 per cent. per annum, 32,000 00</b>	<b>8 per cent. per annum, 12,000 00</b>	<b>8 per cent. per annum, 8,400 00</b>	<b>6 per cent. per annum, 15,000 00</b>
<b>Amount of reserved profits at date of last dividend .....</b>	<b>115,000 00</b>	<b>22,687 38</b>	<b>21,700 73</b>	<b>21,436 43</b>	<b>20,667 10</b>

N 1.—*Abstract exhibiting the condition of banks in S. Carolina—Cont'd.*

	Merchants' Bank of Che- raw, S. C.	Bank of Chester, S. C.	Bank of Camden, S. C.	People's B'k, Charleston, S. C.	Bank of Georgetown, S. C.	Total.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>						
Capital stock.....	\$400,000 00	\$300,000 00	\$400,000 00	\$909,650 00	\$200,000 00	\$14,666,714 38
Bills in circulation.....	218,980 00	380,490 00	152,875 00	295,300 00	184,520 00	6,581,529 12
Net profits on hand.....	69,856 92	15,439 02	54,718 04	25,573 71	40,680 07	1,705,856 21
Balance due to banks in this State.....				7,146 65	4,281 86	1,685,965 61
Balance due to banks in other States.....		620 00	4,025 32	45,036 81		1,073,270 58
All other moneys due which bear interest.....						71,492 46
State treasury, for balance current fund.....						136,966 16
State treasury, for balance sinking fund.....						1,137,308 64
State treasury for loan for rebuilding the city.....						1,694,035 73
Cash deposited, and all other moneys due, exclusive of bills in circulation, profits on hand, balances due other banks, and money bearing interest.....	18,663 84	56,405 07	13,303 31	80,338 93	35,979 70	2,661,464 21
<b>Total liabilities.....</b>	<b>707,500 76</b>	<b>752,954 09</b>	<b>624,921 67</b>	<b>1,363,046 10</b>	<b>465,461 63</b>	<b>31,414,603 10</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>						
Specie on hand.....	21,420 42	35,603 88	20,530 90	67,203 92	26,548 44	1,161,765 30
Real estate.....	23,558 02		4,000 00	26,754 09	5,000 00	607,097 71
Bills of other banks in this State.....	3,178 00	1,578 00	951 00	6,967 00	229 00	302,425 00
Bills of banks in other States.....	10,774 00	4,491 00		335 00	20 00	24,067 00
Balance due from banks in this State.....	684 65	24,789 59	32,165 27	11,310 90	4,565 36	469,296 09
Balance due from banks in other States.....	816 12	5,601 26	75 00	9,952 78	2,074 78	410,164 39
Notes discounted on personal security.....	173,264 45	178,740 66	186,071 40	560,008 73	169,269 98	11,949,091 36
Loans secured by pledge of its own stock.....	99,300 00		5,000 00		16,219 20	563,000 10
Loans secured by pledge of other stock.....			11,751 42	150,576 78	20,000 00	1,802,546 24
Domestic exchange.....	330,073 57	429,293 75	331,080 74	334,730 70	213,528 57	6,965,524 30
Foreign exchange.....				1,086 12		156,350 28
Bonds.....		23,941 17		108,874 00	1,341 00	1,313,880 69
Money invested in stock.....			500 00	31,189 24		1,942,488 87
Suspended debt and debt in suit.....	42,303 38	12,645 25	31,666 24	43,677 84	6,665 30	1,826,255 12
State treasury.....						
Branches and agencies.....		27,188 53	1,129 70			1,714,665 50
Bonds under law for rebuilding Charleston.....						216,885 16
Interest and expenses of State loan.....						98,172 81
Money invested in every other way than is specified in the foregoing particulars.....	2,128 15	9,081 00		10,379 00		390,927 18
<b>Total resources of the bank.</b>	<b>707,500 76</b>	<b>752,954 09</b>	<b>624,921 67</b>	<b>1,363,046 10</b>	<b>465,461 63</b>	<b>31,414,603 10</b>
<b>Rates and amounts of last dividend.....</b>	<b>12 per cent. per annum, 24,000 00</b>	<b>8 per cent. per annum, 12,000 00</b>	<b>10 per cent. per annum, 20,000 00</b>	<b>8 per cent. per annum, 36,318 80</b>	<b>14 per cent. per annum, 14,000 00</b>	<b>.....</b>
<b>Amount of reserved profits at date of last dividend.....</b>	<b>57,400 63</b>	<b>15,439 02</b>	<b>48,153 62</b>	<b>10,589 94</b>	<b>34,845 86</b>	<b>.....</b>

## N 2.

*Average of the statements of such of the banks of this State [South Carolina] as have accepted the provisions of the act of December 18, 1840, from their returns made to the Comptroller General for the quarter ending September 30, 1855.*

	Bank of the State of S. Carolina.	Branch Bank State of South Carolina, Co- lumbia.	Branch Bank State of South Carolina, Cam- den.	Southwest- ern Railroad Bank.	Planters and Mechanics <sup>7</sup> Bank.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock.....	\$1,114,232 00			\$872,475 00	\$1,000,000 00
Bills in circulation.....	1,166,732 28			276,478 33	215,773 33
Net profits on hand.....	173,591 17	\$57,144 45	\$15,370 50	98,753 37	124,659 53
Balance due to banks in this State.	91,763 42	1,019,541 34*	*419,184 57	12,312 90	7,601 89
Balance due to banks in other States.....	44,767 45			55,265 44	98,884 85
All other moneys due which bear interest.....	18,562 30			12,450 00	
State treasury, for balance current fund.....	131,883 77	10,407 37			
State treasury, for balance sinking fund.....	1,137,700 87				
State treasury, for loan for re- building the city.....	1,712,226 53				
Cash deposited, and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ances due other banks, and mo- ney bearing interest.....	387,615 27	185,041 94	13,690 12	200,393 14	208,725 16
<b>Total liabilities.....</b>	<b>5,979,075 06</b>	<b>1,272,135 10</b>	<b>448,245 19</b>	<b>1,528,128 18</b>	<b>1,655,644 76</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand.....	91,653 82	4,836 73	1,362 28	55,444 72	123,486 46
Real estate.....	103,179 27		890 52	48,666 09	47,000 00
Bills of other banks in this State.	24,451 00	72,282 00	15,847 61	42,008 33	42,597 00
Bills of banks in other States....	483 00		95 00		1,680 33
Balance due from banks in this State.....	33,095 12	4,692 16		14,863 67	12,734 67
Balance due from banks in other States.....	18,126 68	96,999 99	2,714 18	44,771 51	24,895 41
Notes discounted on personal se- curity.....	1,428,628 80	1,073,232 26	292,756 07	315,442 28	760,704 45
Loans secured by pledge of its own stock.....				117,586 25	20,765 33
Loans secured by pledge of other stock.....	349,304 04	725 00		138,295 05	188,487 67
Domestic exchange.....	187,142 01	14,344 35	8,362 00	259,060 15	137,092 29
Foreign exchange.....	87,183 71			47,940 72	8,474 38
Bonds.....	477,848 10	17,723 50	70,153 27	99,230 24	62,720 33
Money invested in stock.....	607,290 20	1,450 00		166,177 89	147,188 61
Suspended debt and debt in suit....	568,814 72	66,414 08	56,064 26	102,036 38	61,311 77
State treasury.....		6,735 03			
Branches and agencies.....	1,474,125 45				
Bonds under law for rebuilding Charleston.....	217,422 46				
Interest and expenses of State loan.	97,689 57				
Money invested in every other way than is specified in the fore- going particulars.....	202,637 11			*76,640 90	16,506 06
<b>Total resources of the bank.....</b>	<b>5,979,075 06</b>	<b>1,272,135 10</b>	<b>448,245 19</b>	<b>1,528,128 18</b>	<b>1,655,644 76</b>

\* This is due the mother bank at Charleston for capital, &c.



*Average of bank statements for the quarter ending Sept. 30—Continued.*

	Union Bank of Charleston.	State Bank of S. Carolina.	Bank of South Carolina.	Bank of Charleston.	Farmers' and Exchange B'k of Charleston.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$3,160,800 00	\$1,000,000 00
Bills in circulation.....	140,589 33	264,737 66	119,640 83	597,075 66	331,141 66
Net profits on hand.....	24,986 22	142,771 34	79,473 00	334,002 55	67,606 57
Balance due to banks in this State.	6,499 61	23,277 24	15,521 53	74,640 99	6,252 62
Balance due to banks in other States.....	21,397 20	17,460 89	21,257 93	499,581 39	20,092 53
All other moneys due which bear interest.....					2,237 04
State treasury, for balance cur- rent fund.....					
State treasury, for balance sink- ing fund.....					
State treasury, for loan for re- building the city.....					
Cash deposited, and all other mo- neys due, exclusive of bills in circulation, profits on hand, bal- ances due other banks, and mo- ney bearing interest.....	201,270 90	281,492 56	226,441 47	467,366 84	93,777 30
<b>Total liabilities.....</b>	<b>1,394,752 26</b>	<b>1,729,739 69</b>	<b>1,462,334 76</b>	<b>5,133,467 43</b>	<b>1,521,107 72</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand.....	80,821 30	95,950 37	46,885 24	220,357 87	51,199 10
Real estate.....	40,000 00	115,275 79	40,000 00	54,529 98	47,671 47
Bills of other banks in this State...	22,629 33	29,794 67	37,013 33	32,969 00	24,101 33
Bills of banks in other States.....	676 66			8,464 33	
Balance due from banks in this State.....	14,832 35	4,731 68	22,765 53	36,568 62	22,337 64
Balances due from banks in other States.....	58,650 32	17,497 08	13,684 84	134,578 02	24,642 20
Notes discounted on personal se- curity.....	710,886 03	681,836 26	883,284 27	2,116,832 17	600,471 70
Loans secured by pledge of its own stock.....	35,641 83	10,912 67	33,648 33	28,006 66	30,818 68
Loans secured by pledge of other stock.....	130,937 59	19,330 00	41,144 00	82,380 24	43,298 35
Domestic exchange.....	237,677 18	529,221 37	224,991 12	1,001,377 74	583,176 72
Foreign exchange.....		13,481 86		216,332 22	909 31
Bonds.....	11,321 06	148,028 58	57,815 82	185,607 64	
Money invested in stock.....	29,300 00	18,200 00	28,876 41	663,248 25	
Suspended debt and debt in suit...	21,378 61	45,479 26	25,919 08	352,214 59	70,510 16
State treasury.....					
Branches and agencies.....					
Bonds under law for rebuilding Charleston.....					
Interest and expenses of State loan					
Money invested in every other way than is specified in the fore- going particulars.....			6,306 79		21,971 06
<b>Total resources of the bank.....</b>	<b>1,394,752 26</b>	<b>1,729,739 69</b>	<b>1,462,334 76</b>	<b>5,133,467 43</b>	<b>1,521,107 72</b>

*Average of bank statements for the quarter ending Sept. 30—Continued.*

	Bank of Hamburg, S. C.	Com. Bank of Columbia, S. C.	Bank of Newberry, S. C.	Planters' B'k of Fairfield, S. C.	Ex. Bank of Columbia, S. C.	Merchants' Bank, Che- raw, S. C.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>						
Capital stock.....	\$500,000 00	\$800,000 00	\$300,000 00	\$210,000 00	\$500,000 00	\$400,000 00
Bills in circulation.....	513,910 83	470,420 00	463,176 66	276,411 66	441,720 00	221,939 33
Net profits on hand.....	136,898 65	26,596 17	37,694 87	21,499 53	31,844 07	65,296 54
Balance due to banks in this State.....	12	3,295 90				
Balance due to banks in other States.....	18,945 69	3,182 16	25,203 64		1,288 39	
All other moneys due which bear interest.....						
State treasury, for balance current fund.....						
State treasury, for balance sinking fund.....						
State treasury, for loan for rebuilding the city.....						
Cash deposited, and all other moneys due, exclusive of bills in circulation, profits on hand, balances due other banks, and money bearing interest.....	46,303 38	176,071 02	30,897 80	39,038 12	159,470 52	19,050 53
<b>Total liabilities.....</b>	<b>1,216,058 67</b>	<b>1,479,565 25</b>	<b>856 972 97</b>	<b>546,947 31</b>	<b>1,134,322 98</b>	<b>706,286 40</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>						
Specie on hand.....	109,857 66	93,463 10	36,729 42	17,991 86	40,771 48	21,660 78
Real estate.....	24,072 32	15,776 70	4,000 00		506 66	23,558 02
Bills of other banks in this State.....	3,393 33	7,714 67	3,735 66	6,533 53	5,789 33	2,493 00
Bills of banks in other States.....	15,376 66	30 67	181 33		253 33	5,813 00
Balance due from banks in this State.....	15,821 29	60,166 90	56,534 24	12,423 36	24,331 25	1,689 02
Balance due from banks in other States.....	7,356 92	137,794 40	12,819 86	12,048 30	21,313 59	19,019 33
Notes discounted on personal security.....	276,829 08	688,969 62	136,125 13	136,794 40	236,268 96	157,359 88
Loans secured by pledge of its own stock.....	30,650 33	59,523 49	32,189 93		14,343 33	100,433 33
Loans secured by pledge of other stock.....	1,230 00	15,650 00	49,964 73		9,856 67	
Domestic exchange.....	491,901 06	301,062 99	439,373 92	223,126 77	339,831 30	327,476 40
Foreign exchange.....		13,907 83		20,000 00	19,314 85	
Bonds.....				21,950 00	120,390 45	
Money invested in stock.....	97,500 00		5,550 00	39,972 79	212,864 44	45,490 05
Suspended debt and debt in suit.....	88,457 65	85,604 88	18,575 85			
State treasury.....						
Branches and agencies.....	53,612 37		53,436 28	55,789 97		
Bonds under law for rebuilding Charleston.....						
Interest and expenses of State loan.....						
Money invested in every other way than is specified in the foregoing particulars.....			5,654 62	298 53	88,487 34	1,293 59
<b>Total resources of the bank....</b>	<b>1,216,058 67</b>	<b>1,479,565 25</b>	<b>856,972 97</b>	<b>546,949 31</b>	<b>1,134,322 98</b>	<b>706,286 40</b>

*Average of bank statements for the quarter ending Sept. 30—Continued.*

	Bank of Ches- ter, S. C.	Bank of Cam- den, S. C.	People's Bank of Charles- ton, S. C.	Bank of Georgetown, S. C.	Total.
<b>DEBTS DUE BY THE SEVERAL BANKS.</b>					
Capital stock.....	\$300,000 00	\$400,000 00	\$909,166 66	\$200,000 00	\$14,666,673 66
Bills in circulation.....	377,945 00	150,761 66	277,850 00	198,366 66	6,504,679 88
Net profits on hand.....	19,106 68	53,332 40	21,504 28	39,517 39	1,571,649 28
Balance due to banks in this State.....			10,700 87	2,822 44	1,693,415 44
Balance due to banks in other States.....	224 71	1,341 77	16,715 35		845,609 39
All other moneys due which bear interest.....			13,333 33		46,532 67
State treasury, for balance current fund.....					142,291 14
State treasury, for balance sinking fund.....					1,137,700 87
State treasury, for loan for rebuild- ing the city.....					1,712,226 53
Cash deposited, and all other moneys due, exclusive of bills in circulation, profits on hand, balances due other banks, and money bearing interest.....	39,636 17	17,911 52	93,237 36	38,465 91	2,925,897 03
<b>Total liabilities.....</b>	<b>736,912 56</b>	<b>623,347 35</b>	<b>1,342,507 85</b>	<b>479,172 40</b>	<b>31,246,725 89</b>
<b>RESOURCES OF THE SEVERAL BANKS.</b>					
Specie on hand.....	33,269 05	20,925 32	55,063 23	26,791 14	1,228,221 93
Real estate.....	4,000 00	4,000 00	26,754 09	5,000 00	600,889 91
Bills of other banks in this State..	1,147 00	969 00	9,443 00	709 33	385,641 25
Bills of banks in other States.....	6,256 00		1,140 67	43 33	38,494 31
Balance due from banks in this State.....	26,725 80	12,534 93	12,116 06	2,987 13	392,051 42
Balance due from banks in other States.....	63,639 50	4,956 71	20,208 25	17,107 77	665,424 86
Notes discounted on personal secu- rity.....	165,177 47	67,059 40	506,919 96	169,039 28	11,504,617 53
Loans secured by pledge of its own stock.....		5,000 00		13,486 00	533,006 16
Loans secured by pledge of other stock.....		11,751 42	198,694 19	20,000 00	1,311,012 95
Domestic exchange.....	365,990 34	362,784 28	308,359 33	217,102 12	6,559,453 44
Foreign exchange.....			9,048 08		383,370 38
Bonds.....	23,941 17		106,031 25	1,341 00	1,314,984 64
Money invested in stock.....		500 00	42,982 57		1,950,604 38
Suspended debt and debt in suit..	15,200 92	31,734 99	33,827 84	5,565 30	1,947,439 62
State treasury.....					6,735 03
Branches and agencies.....	32,897 49	1,131 24			1,672,992 80
Bonds under law for rebuilding Charleston.....					217,422 46
Interest and expense of State loan.....					97,689 57
Money invested in every other way than is specified in the fore- going particulars.....	4,667 82		11,919 33		436,383 15
<b>Total resources of the bank.....</b>	<b>736,912 56</b>	<b>623,347 35</b>	<b>1,342,507 85</b>	<b>479,172 40</b>	<b>31,246,725 89</b>

J. D. ASHMORE, *Comptroller General.*OFFICE OF THE COMPTROLLER GENERAL,  
Charleston, October 1, 1855.

## N 3.—Statement exhibiting the condition of the banks in Georgia—August, 1855, to March, 1856.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of State of Georgia.	Savannah	\$1,500,000	\$3,810,780	\$55,600	\$148,320	.....	.....	\$173,680	.....	\$364,131	\$2,159,984	\$664,155	\$212,831	.....
Marine Bank.....	do	1,000,000	3,580,123	92,778	29,147	.....	\$45,755	117,583	.....	269,627	1,405,614	577,277	645,147	.....
Bank of Savannah.....	do	500,000	1,432,078	7,847	.....	.....	142,691	65,825	.....	127,800	861,044	173,248	57,332	.....
Planters' Bank.....	do	535,400	1,720,186	157,900	79,228	.....	25,592	60,854	\$312,716	226,269	921,717	407,714	161,955	.....
Bank of Augusta.....	Augusta	600,000	301,904	479,404	53,385	.....	455,516	38,650	.....	57,729	583,560	117,357	34,305	.....
Mechanics' Bank.....	do	500,000	957,369	20,316	63,846	.....	40,120	86,012	.....	212,561	462,616	267,418	85,998	.....
Insurance and Banking Company.....	do	375,000	273,547	43,094	36,156	\$3,951	166,498	38,025	.....	47,157	305,395	33,978	.....	.....
Georgia R. R. and B. Co.....	do	4,156,000	903,490	801,250	4,383,848	59,263	116,830	103,278	.....	249,623	1,398,459	82,543	.....	\$617,918
Merchants' Bank.....	Macon	200,000	244,371	7,871	.....	.....	3,020	11,709	438	44,725	99,706	1,893	.....	.....
Manufacturers'.....	do	134,380	277,604	.....	8,100	19,482	44,733	65,068	31,838	251,001	51,148	1,474	.....	.....
Atlanta Bank.....	Atlanta	300,000	424,644	.....	15,661	2,500	6,726	942	37,077	51,001	13,305	3,289	.....	.....
Interior Bank.....	Griffin	500,000	704,067	4,071	.....	93,797	3,350	.....	162,127	455,930	2,541	1,670	.....	.....
Union Bank.....	Augusta	300,000	798,892	11,685	8,980	13,200	20,225	39,392	.....	32,191	454,217	47,595	78,291	.....
City Bank of Augusta.....	do	257,937	527,526	1,360	20,675	33,328	36,305	37,836	.....	44,197	348,734	60,535	21,687	.....
La Grange Bank.....	La Grange	150,000	163,115	.....	613	.....	1,248	.....	101,115	24,956	131,646	2,537	109	.....
Manufacturers and Mechanics' Bank.....	Columbus	125,000	142,605	.....	.....	6,931	88,543	.....	*22,045	.....	105,760	22,287	30,010	.....
Cherokee Insurance and Banking Company.....	Dalton	125,000	136,874	.....	2,315	.....	31,250	12,309	11,373	13,755	73,760	3,117	.....	6,000
Planters and Mechanics' Bank.....	do	250,000	250,228	.....	.....	7,412	.....	5,465	.....	10,203	22,665	6,588	.....	.....
Total of 18 banks and 6 branches....		11,508,717	16,758,403	1,671,234	4,853,503	135,298	1,285,624	846,675	513,697	1,955,966	10,092,809	2,525,256	1,334,098	623,918

\* Specie and specie funds and cash items.

These returns are of various dates, viz: August, 1855, Manufacturers' Bank; October, 1855, Mechanics'; December, 1855, City Bank of Augusta and Manufacturers and Mechanics'; January, 1856, Bank of Augusta, Interior, Union, Cherokee Insurance and Banking Company, and Georgia R. R. and B.; February, 1856, La Grange; March, 1856, Marine Bank, Bank of Savannah, Augusta I. and B., Merchants', Atlanta, Planters', and Mechanics'.

Besides the branches the Georgia banks have between twenty and thirty agencies in different parts of the State.

There are three or four other banks in Georgia from which the Treasury Department has been unable to obtain any returns. Among them is the Central Railroad and Banking Company, which furnished a statement of its condition last year. Its capital is \$3,500,000.

## O.

*Statement exhibiting the condition of the banks in Alabama, January, 1856.*

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Mobile.....	Mobile.....	\$1,500,000	\$2,380,343	\$603,489	\$40,376	.....	\$811,355	\$147,971	.....	\$641,362	\$1,733,544	\$1,391,768	\$142,565	.....
Southern Bank of Alabama.....	.....	500,000	2,205,359	.....	25,000	.....	532,696	210,350	.....	542,014	1,463,225	1,170,878	182,853	.....
Bank of Montgomery.....	.....	100,000	201,897	109,537	.....	.....	*32,056	192,741	.....	20,079	74,580	245,523	134,368	.....
Northern Bank of Alabama.	Huntsville...	197,800	329,828	.....	15,272	.....	45,338	10,420	.....	71,489	195,893	29,387	21,403	\$10,000
Total of four banks.....	.....	2,297,800	5,117,427	713,026	80,648	.....	1,421,445	561,482	.....	1,274,944	3,467,242	2,837,556	481,289	10,000

\* Amount due by banks and agents.

The returns of the Bank of Montgomery and the Northern Bank are dated January 1; of the Bank of Mobile, the 8th; of the Southern Bank, the 7th.

P 1.—Statement of the banks in New Orleans on the 29th December, 1855, being the last Saturday of the month.

	MOVEMENT OF THE BANKS.											
	Cash liabilities.						Cash assets.					
	Circulation.	Deposites.	Due to foreign and domestic banks, less exchange.	Due to local banks, balances.	Other cash liabilities.	Total.	Specie.	Loans on deposits payable in full at maturity.	Due by foreign and domestic banks and exchange.	Due by local banks, balances.	Other cash assets, (stocks.)	Total.
BANKS.												
Citizens' Bank, (banking department) .....	\$2,252,545 00	\$3,415,698 55	\$66,308 26	.....	\$1,588 00	\$5,736,229 81	\$2,065,144 10	\$4,068,433 56	\$1,040,213 76	.....	\$218,403 45	\$7,892,199 87
Canal and Banking Comp'y Louisiana.....	988,195 00	1,282,751 13	331,438 49	.....	14,597 00	2,616,981 62	854,363 36	2,560,435 46	1,475,141 80	.....	.....	4,889,940 62
Louisiana.....	789,734 00	2,910,290 45	697,879 57	.....	6,300 30	4,404,204 32	1,405,796 07	3,005,881 47	1,209,650 68	.....	*1,200,000 00	6,821,328 22
Louisiana State.....	1,021,945 00	4,590,010 82	504,382 40	.....	†227,800 00	5,341,138 22	1,908,466 78	3,991,941 61	436,567 66	.....	285,000 00	6,621,966 05
Total.....	5,052,419 00	11,198,750 95	1,600,098 72	.....	250,285 30	18,101,553 97	6,233,770 31	13,626,697 10	4,161,563 90	.....	1,703,403 45	25,725,434 76
FREE BANKS.												
Mechanics and Traders'... Bank of New Orleans.....	428,995 00	1,034,961 53	24,187 09	.....	.....	1,538,143 62	536,130 56	1,100,483 87	347,930 25	.....	‡500,000 00	2,484,544 68
Southern Bank.....	699,000 00	1,023,652 47	63,245 84	.....	1,117 00	1,787,015 31	490,040 65	1,244,153 83	278,174 93	.....	‡766,400 00	2,778,769 41
Union.....	307,305 00	453,523 62	.....	.....	1,900 00	763,728 62	381,037 23	196,864 04	778,656 61	.....	‡575,000 00	1,931,557 88
	734,895 00	986,582 00	.....	.....	171,990 89	1,893,467 89	550,646 99	1,051,079 36	533,525 29	.....	†750,000 00	2,885,251 64
Total.....	2,170,195 00	3,548,719 62	87,432 93	.....	175,007 89	5,981,355 44	1,957,855 43	3,592,581 10	1,938,287 08	.....	2,591,400 00	10,080,123 61
BANK IN LIQUIDATION.												
Consolidated Association..	.....	.....	.....	.....	18,467 41	18,467 41	.....	.....	.....	.....	38,043 47	38,043 47

\* Stock of the bank purchased from the State.  
 § \$755,000 bonds in the hands of the State Auditor.

† \$223,247 of branch checks.  
 ‡ \$500,000 bonds in the hands of the State Auditor.

† Bonds in the hands of the State Auditor.  
 ‡ Bonds in the hands of the State Auditor.



P 1.—Statement of the banks in New Orleans—Continued.

	DEAD WEIGHT.										TOTAL MOVEMENT AND DEAD WEIGHT.		
	Capital of branches.	Real estate.	Public improvements.	Loans on capital.		Other discounts on capital.	Other assets not available within ninety days.	Protested paper.	Assets.	Total liabilities other than the movement.	Capital paid in.	Liabilities exclusive of capital.	Assets.
				On stock.	Long loans, mortgages, pledges, &c.								
BANKS.													
Citizens' Bank, (banking department).....					\$466,232 18		\$4,865 91	\$1,241 55	\$472,339 65	\$252,186 68	\$1,500,000 00	\$5,988,416 49	\$7,864,539 52
Citizens' Bank, (mortgage stock department).....		\$391,670 39		\$3,676,147 78	285,421 00	\$744,724 68	965,752 44	935 06	6,064,651 35	500,000 00	5,323,288 89	500,000 00	6,064,651 35
Canal and Banking Company.....	\$77,488 65	314,859 52	\$1,080,057 11	531,884 52				213,867 92	2,218,157 72		3,164,000 00	2,616,981 62	7,108,098 34
Louisiana.....	221,533 17	197,805 89		155,780 00	1,078,863 26	961,092 19	102 15	257,198 54	2,872,375 20		3,993,400 00	4,404,204 32	9,693,703 42
Louisiana State....	200,000 00	129,940 54		396,905 00	312,378 92	106,678 40	22,998 76	62,888 43	1,291,790 05		1,997,040 00	5,344,133 22	7,913,756 10
Total.....	499,021 82	1,034,276 34	1,080,057 11	4,760,717 30	2,142,895 36	1,812,495 27	993,719 26	536,131 51	12,919,313 97	752,186 68	15,977,728 89	18,853,740 65	38,644,748 73
FREE BANKS.													
Mechanics and Traders'.....		58,043 66					94,456 21	2,500 00	154,999 87		1,000,000 00	1,538,143 62	2,639,544 55
Bank of New Orleans.....		53,333 33				30,698 40		45,604 70	109,636 43		1,000,000 00	1,787,015 31	2,888,405 84
Southern Bank.....		42,461 39				138,202 69		24,697 99	205,362 07		1,250,000 00	762,728 62	2,136,919 94
Union.....		48,133 73		2,475 00		60,230 36		4,882 38	115,721 47		1,000,000 00	1,893,467 89	3,000,973 11
Total.....		201,972 11		2,475 00		229,131 45	94,456 21	77,685 07	585,719 84		4,250,000 00	5,981,355 44	10,665,843 44
BANK IN LIQUIDATION.													
Consolidated Association.....		25,029 32		510,407 52	11,141 05	188,105 31	104,770 56	9,884 90	849,339 16	1,105,800 00		1,121,267 44	887,382 63

Q.

*Statement of the affairs and condition of the Northern Bank of Mississippi, at Holly Springs, on the 5th day of January, 1856.*

Cash on hand—			Capital stock.....	\$240,165 00
Notes of this bank.....	\$15,070 00		Due to depositors .....	35,606 30
Notes of other banks.....	7,740 00		Exchange .....	2,415 38
Gold and silver coin.....	7,774 10		Profit and loss .....	319 77
		\$30,581 10	Circulation, payable at New Orleans .....	339,150 00
Domestic bills of exchange in New Orleans.....	373,657 16			
Domestic bills of exchange in Memphis.....	46,399 36			
		420,056 52		
Judgments.....		4,197 12		
Real estate.....		12,613 24		
Suspended debt, (old transactions).....		64,158 21		
Stocks .....		4,894 91		
Due from banks and agencies.....		81,152 35		
		617,656 45		617,656 45

HOLLY SPRINGS, January 5, 1856.

GEORGE WEST, *Cashier.*

*R.—Statement exhibiting the condition of the Banks in Tennessee, January, 1856.*

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Tennessee.....	Nashville.....	\$2,357,976	\$4,047,823	\$377,947	\$247,992	.....	\$455,424	\$153,959	.....	\$871,745	\$1,578,219	\$964,870	\$168,808	\$407,439
Union.....	do.....	2,618,709	4,453,367	48,200	113,075	.....	338,900	145,727	.....	279,801	2,205,268	835,658	24,227	.....
Planters.....	do.....	1,355,400	2,560,084	.....	127,514	.....	1,031,644	80,852	.....	416,501	1,853,232	689,719	67,266	7,500
Bank of Nashville.....	do.....	100,000	451,035	230,350	11,916	.....	56,082	105,053	.....	57,842	174,116	264,291	109,884	206,232
Central Bank of Tennessee.....	do.....	150,000	181,654	.....	.....	30,597	32,890	13,795	.....	9,709	113,500	2,826	.....	.....
Merchants' Bank.....	do.....	100,000	101,943	64,000	12,000	.....	49,709	68,735	.....	46,380	50,000	180,637	811	6,420
Traders' Bank.....	do.....	75,000	34,134	50,750	.....	.....	45,261	35,576	.....	13,034	50,000	36,550	15,937	.....
Bank of Commerce.....	do.....	110,000	.....	.....	.....	.....	.....	.....	.....	13,000	.....	.....	.....	.....
Bank of Middle Tennessee.....	Lebanon.....	111,750	113,750	114,250	3,000	4,962	10,211	29,454	.....	13,150	105,750	56,956	.....	5,000
Lawrenceburg.....	Lawrenceburg.....	75,000	186,084	.....	3,391	.....	.....	3,619	.....	32,304	148,462	6,992	.....	.....
Farmers'.....	Knoxville.....	50,000	24,375	50,000	.....	1,271	15,314	15,338	.....	9,738	50,000	10,920	1,468	1,000
Ocoee.....	Cleveland.....	121,000	268,345	7,000	.....	559	64,350	10,023	.....	61,629	234,178	43,397	188	2,570
Northern Bank.....	Clarksville.....	54,000	125,239	50,000	.....	.....	43,409	33,975	.....	10,050	46,000	146,385	3,384	10,400
Bank of East Tennessee.....	Knoxville.....	500,000	1,037,091	.....	4,500	.....	95,914	10,758	.....	83,577	689,530	9,237	10,500	.....
Bank of Memphis.....	Memphis.....	50,000	209,182	50,500	344	.....	89,785	42,340	.....	30,573	50,000	302,598	3,509	.....
Commercial Bank.....	do.....	50,000	63,223	50,000	.....	.....	9,144	43,809	.....	7,669	48,676	23,622	49,488	.....
Bank of Chattanooga.....	Chattanooga.....	211,400	390,286	.....	7,073	.....	207,773	5,336	.....	72,864	419,432	27,781	7,912	14,900
Agricultural Bank.....	Brownsville.....	70,000	108,910	.....	.....	.....	15,065	14,221	.....	73,172	89,779	23,278	1,438	3,459
Miners and Manufacturers'.....	Knoxville.....	20,000	17,231	.....	.....	4,529	5,573	.....	.....	.....	29,000	9,098	.....	.....
Dandridge Bank.....	Dandridge.....	50,000	38,247	110,000	.....	10,987	3,404	11,919	.....	18,548	110,000	31,458	.....	.....
Citizens' Bank.....	Nashville.....	160,000	278,154	60,000	8,906	.....	39,593	15,700	.....	88,797	292,187	34,147	.....	.....
Exchange Bank.....	Memphis.....	203,458	190,452	203,458	2,000	.....	8,241	9,867	.....	21,335	181,236	39,681	2,250	.....
Exchange Bank.....	Murfreesboro'..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total of 22 banks and 23 branches.....	.....	8,593,693	14,880,609	1,466,455	541,711	143,696	2,617,688	859,956	16,037	2,231,418	8,518,545	3,740,101	467,070	664,910

\* "Actual circulation." The Union Bank reports besides \$500,000 as *in transitu*. † "Cash on hand."

The returns of the Citizens' Bank of Nashville and Memphis are dated November 1, 1855.  
 The returns of the Farmers' Bank, the Central Bank, and the Bank of Commerce are dated in February, 1856; all the others are dated in January, 1856.  
 The Bank of Commerce has been but recently organized, and will not make its first regular report until the 1st of July, 1856.  
 The Bank of Tennessee has branches at Athens, Clarksville, Columbia, Rogersville, Shelbyville, Somerville, Sparta, and Trenton.  
 The Planters' Bank has branches at Athens, Clarksville, Franklin, Memphis, Pulaski, and Winchester.  
 The Union Bank has branches at Columbia, Chattanooga, Jackson, Knoxville, and Memphis.  
 The Bank of East Tennessee has branches at Chattanooga and at Jonesboro'.  
 The Central Bank has branches at Dandridge and Paris.

S.

## Statement of the condition of the banks in Kentucky—January, 1856.

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of Kentucky.....	Louisville...	\$3,700,000	\$6,891,286	\$58,898	\$144,535	\$187,245	\$1,654,316	\$279,326	.....	\$1,025,307	\$2,840,847	\$1,423,481*	\$1,082,837	\$532,000
Bank of Louisville.....	Louisville..	1,080,000	2,372,609	3,979	89,265	.....	431,657	109,562	.....	582,391	1,554,794	300,180	453,402	.....
Northern Bank of Kentucky.....	Lexington..	2,250,000	4,464,165	15,582	103,640	2,375	1,015,452	176,890	.....	939,959	2,338,601	902,117	638,751	.....
Southern Bank of Kentucky.....	Russellville..	1,494,220	2,663,795	600,000	60,056	346,110*	326,911	221,210	.....	902,418	2,860,851	240,064	110,207	.....
Commercial Bank.....	Paducah.....	475,542	1,261,399	.....	33,640	.....	43,463	33,752	.....	311,449	889,458	138,302	76,455	.....
Farmers' Bank.....	Frankfort....	1,405,060	3,304,760	.....	55,568	.....	243,638	107,251	.....	848,490	2,149,982	428,823	194,227	.....
Deposit Bank.....	Paris.....	49,750	174,505	.....	1,800	.....	16,026	37,887	.....	1,752	.....	176,790	74	.....
Total of 7 banks and 27 branches.....		10,454,572	21,132,519	678,389	488,504	533,730	3,731,463	965,878	.....	4,611,766	12,634,533	3,608,757	2,555,953	532,000

\* Including \$526,639 due to the Treasurer of Kentucky.

The Deposit Bank at Paris is not a bank of issue.

These banks have branches at the places mentioned below:

Bank of Kentucky, at Bowling Green, Danville, Frankfort, Greensburg, Hopkinsville, Lexington, Maysville.

Bank of Louisville, at Flemingsburgh and Paducah.

Northern Bank, at Covington, Louisville, Paris, Richmond.

Southern Bank, at Smithland, Carrollton, Hickman, Owensboro.

Farmers' Bank, at Covington, Henderson, Georgetown, Maysville, Mount Sterling, Princeton, Somerset.

Commercial, at Harrodsburgh and Versailles.

## T.

*Aggregate condition of the Bank of the State of Missouri and its branches, on the 31st of December, 1855.*

## DR.

Bills discounted.....	\$2,436,727 03
Exchanges matured.....	275,765 06
Exchanges maturing.....	1,443,915 64
Real estate.....	104,622 88
Bills receivable.....	149,273 92
Suspended debt.....	87,348 16
Due from banks.....	28,331 62
Bank notes on hand.....	33,870 00
Specie on hand.....	1,355,050 68
	<hr/>
	5,914,904 99
	<hr/>

## CR.

Capital stock owned by the State.....	\$954,205 22
Capital stock owned by individuals.....	261,200 00
	<hr/>
	\$1,215,405 22
Due depositors.....	1,328,875 19
Dividends unpaid.....	2,251 36
Interest and exchange.....	\$280,775 16
Less expenses.....	\$22,650 15
Less protest account.....	97 06
	<hr/>
	22,747 21
	<hr/>
	258,027 95
Contingent fund.....	132,259 49
Due to banks.....	172,425 78
Circulation.....	2,805,660 00
	<hr/>
	5,914,904 99
	<hr/>

A. S. ROBINSON, *Cashier.*

St. LOUIS, *December 31, 1855.*

*Condition of the Bank of the State of Missouri, at St. Louis, on the 31st December, 1855.*

## DR.

Branch at Fayette for capital.....	\$120,058 84
Branch at Palmyra for capital.....	120,058 84
Branch at Cape Girardeau for capital...	120,058 84
Branch at Springfield for capital.....	120,058 84
Branch at Lexington for capital.....	120,058 84
	<hr/>
	\$600,294 20

Bills discounted.....	\$1,678,591 95
Exchange matured.....	200,135 62
Exchange maturing.....	923,766 86
Real estate.....	58,159 75
Bills receivable.....	149,273 92
Suspended debt.....	13,325 22
Due from banks.....	14,113 43
Specie on hand.....	982,685 93
	<hr/>
	4,620 346 88
	<hr/>

## CR.

Capital stock owned by the State.....	\$954,205 22
Capital stock owned by individuals.....	261,200 00
	<hr/>
	\$1,215,405 22
Due depositors.....	1,076,055 47
Dividends unpaid.....	2,251 36
Interest and exchange:	
Surplus June, 30, 1855.....	\$136,074 86
Profits past six months.....	\$90,765 81
Less expenses.....	13,804 84
	<hr/>
	76,960 97
	<hr/>
	213,035 83
Contingent fund.....	132,259 49
Due to banks.....	155,089 51
Circulation.....	1,826,250 00
	<hr/>
	4,620,346 88
	<hr/>

A. S. ROBINSON, *Cashier.*ST. LOUIS, *December 31, 1855.*

*Condition of the Branch of the Bank of the State of Missouri at  
Fayette, on the 30th December, 1855.*

## DR.

Bills discounted.....	\$222,776 38
Exchange maturing.....	127,836 75
Real estate.....	5,780 00
Suspended debt.....	870 00
Expense account.....	1,834 22
Protest account.....	5 35
Specie on hand.....	87,293 37
	<hr/>
	446,396 07
	<hr/>



Cr.

Bank of the State of Missouri for capital.....	\$120 058 84
Due depositors.....	87,397 86
Due to banks.....	896 03
Interest and exchange.....	11,943 34
Circulation.....	226,100 00
	<hr/>
	446,396 07
	<hr/>

WILLIAM C. BOON, *Cashier.*

FAYETTE, December 31, 1855.

*Condition of the Branch of the Bank of the State of Missouri at  
Palmyra, on the 31st December, 1855.*

Dr.

Bills discounted.....	\$85,840 59
Exchange maturing.....	188,173 03
Real estate.....	15,858 35
Exchange matured.....	2,487 68
Suspended debt.....	24,488 89
Expense account.....	1,711 07
Protest account.....	18 91
Bank notes on hand .....	2,150 00
Specie on hand.....	67,412 16
	<hr/>
	388,140 98
	<hr/>

Cr.

Bank of the State of Missouri for capital.....	\$120,058 84
Due depositors.....	46,444 09
Interest and exchange.....	12,248 84
Due to banks.....	5,729 21
Circulation.....	203,660 00
	<hr/>
	388,140 98
	<hr/>

S. D. SOUTH, *Cashier.*

PALMYRA, December 31, 1855.

*Condition of the Branch of the Bank of the State of Missouri at Cape  
Girardeau, on the 31st December, 1855.*

Dr.

Bills discounted.....	\$114,410 00
Exchange maturing.....	103,534 00

Exchange matured.....	\$65,400 09
Suspended debt.....	10,962 83
Protest account.....	39 80
Expense account.....	1,492 65
Bank notes on hand.....	5,570 00
Specie on hand.....	69,071 90
	<hr/>
	370,481 27
	<hr/>

## CR.

Bank of the State of Missouri for capital.....	\$120,058 84
Due depositors.....	39,516 94
Due to banks.....	10,711 03
Interest and exchange.....	11,434 46
Circulation.....	188,760 00
	<hr/>
	370,481 27
	<hr/>

ALFRED T. LACEY, *Cashier.*CAPE GIRARDEAU, *December 31, 1855.*

*Condition of the Branch of the Bank of the State of Missouri at  
Springfield, on the 31st December, 1855.*

## DR.

Bills discounted.....	\$172,981 23
Exchange maturing.....	17,500 00
Exchange matured.....	2,593 61
Suspended debt.....	15,147 22
Real estate.....	9,704 00
Due from banks.....	10,065 13
Expense account.....	1,317 60
Bank notes on hand.....	10,430 00
Specie on hand.....	62,585 82
	<hr/>
	302,324 61
	<hr/>

## CR.

Bank of the State of Missouri for capital.....	\$120,058 84
Due depositors.....	27,665 25
Interest and exchange.....	7,020 52
Circulation.....	147,580 00
	<hr/>
	302,324 61
	<hr/>

JAMES R. DANFORTH, *Cashier.*SPRINGFIELD, *December 31, 1855.*

*Condition of the Branch of the Bank of the State of Missouri at  
Lexington, on the 31st December, 1855.*

## DR.

Bills discounted.....	\$162,126 58
Exchange maturing.....	83,105 00
Suspended debt.....	22,554 00
Exchange matured.....	5,148 06
Due from banks.....	4,153 06
Real estate.....	15,120 78
Protest account.....	33 00
Expense account.....	2,489 77
Bank notes on hand.....	15,720 00
Specie on hand.....	86,001 50
	<hr/>
	396,451 75
	<hr/>

## CR.

Bank of the State of Missouri for capital.....	\$120,058 84
Due depositors.....	51,795 58
Interest and exchange.....	11,287 33
Circulation.....	213,310 00
	<hr/>
	396,451 75
	<hr/>

LEXINGTON, *December 31, 1855.*

C. R. MOREHEAD, *Cashier.*

U 1.—Statement of the condition of the banks of the State of Illinois, on Monday, January 7, 1856.

170

CONDITION OF THE BANKS

Banks.	Location.	RESOURCES.										
		Public stocks at the rate they were received by the Auditor.	Amount paid for stocks over the value at which they were received by the Auditor.	Real estate.	Notes of other banks on hand.	Amount of debts owing to the association, other than loans and discounts.	Suspended debt.	Specie on hand.	Loans and discounts.	Deposited with other banks.	Expense account.	Checks, drafts, and other cash items.
Alton Bank .....	Alton .....	\$51,819 80	\$8,025 41		\$68,392 00			\$56,205 63	\$42,606 65	\$27,567 56		\$254,617 04
Belvidere Bank .....	Belvidere .....	31,000 00	3,539 50	\$3,500 00	20,000 00			11,000 00		29,272 48	\$2,500 24	109,397 00
Bank of Elgin .....	Elgin .....	100,000 00			14,440 00	\$92,515 36		18,694 57			12,404 10	243,161 03
Bank of Galena .....	Galena .....	74,545 77	15,032 72		49,942 00			113,679 60		56,868 40	4,202 82	314,271 31
Bank of Northern Illinois .....	Waukegan .....	52,820 00	180 00	2,000 00	9,598 00	68,764 40		15,618 84		1,097 46	1,279 67	151,358 37
Bank of Naperville .....	Naperville .....	54,780 00	8,075 00	980 00	6,354 00	71,730 38		9,279 17		6,257 44	383 74	157,839 73
Bank of Southern Illinois .....	Bolton .....	68,750 00	6,250 00					500 00		74,500 00		150,000 00
Clark's Exchange Bank .....	Springfield .....	10,107 47						5,000 00		5,000 00		20,107 07
Commercial Bank .....	Chicago .....	27,000 00	2,431 11		26,400 00	75 00		6,781 78	25,000 00	4,342 26	814 12	92,844 27
Central Bank .....	Peoria .....	50,500 00			53,587 00			30,693 66		127,577 49		262,358 15
Corn Exchange Bank .....	Fairfield .....	52,300 00						500 00		49,500 00		102,300 00
Du Page County Bank .....	Naperville .....	5,000 00										5,000 00
E. J. Tinkham & Co.'s Bank .....	McLeansboro .....	224,690 00	30,310 00					33,000 00		186,448 00		474,448 00
Hamilton County Bank .....	McLeansboro .....	101,870 00	8,130 00					1,500 00		108,500 00		220,000 00
Merchants and Mechanics' Bank of Chicago .....	Chicago .....	6,000 00	5,500 00	44,566 66	97,977 00			1,942 90		198,684 05		354,670 61
National Bank .....	Equality .....	74,380 00	5,620 00					8,395 05		65,189 58	791 37	154,376 00
People's Bank .....	Carmi .....	464,515 00	35,485 00		1,200 00	414,516 00		8,000 00		40,800 00		964,516 00
Railroad Bank .....	Decatur .....	50,000 00	3,687 50	2,524 49	18,346 00	40,757 57		11,600 34	4,380 00	3,385 06	3,184 04	138,523 00
Stock Security Bank .....	Danville .....	183,470 00	16,530 00		16,030 00	2,213 25		11,307 83	1,422 33	13,075 71	(*183,470)	427,778 12
Southern Bank of Illinois .....	Grayville .....	53,380 00						5,315 00		48,065 00		106,760 00
The Bank of America .....	Chicago .....	50,000 00				10,000 00		40,000 00				100,000 00
The Bank of Belleville .....	Belleville .....	56,999 00			1,178 00	2,596 47		31,193 75	21,323 02	64,329 13		177,610 37
The Bank of Hutsonville .....	Hutsonville .....	90,950 00	9,050 00			90,950 00		3,000 00				193,950 00
The Bank of Ottawa .....	Ottawa .....	20,500 00	154 70	8,000 00				11,476 00				40,653 70
The Bank of Peru .....	Peru .....	53,000 00		1,669 57	19,620 00			20,862 00		147,785 71	2,616 02	245,553 30
The Chicago Bank .....	Chicago .....	59,501 29						50,000 00		9,321 82	6,034 05	124,857 16
The Farmers and Traders' Bank .....	Charleston .....	157,125 00	375 00	2,199 50	17,260 00	150,000 00	\$1,000 00	11,647 94		16,274 72		356,389 16
The Grayville Bank .....	Grayville .....	331,698 91		3,000 00	28 00	569 62		15,963 58		311,934 80	200 00	663,394 91
The Marine Bank of Chicago .....	Chicago .....	100,705 73	34,378 26					90,000 00		111,881 51	835 82	337,801 32
The McLean County Bank .....	Bloomington .....	68,000 00			51,274 00			44,833 71		90,657 90	1,914 48	258,339 07
The Merchants and Drovers' B'k. .....	Joliet .....	188,638 35	999 65		34,076 00			40,454 70		159,303 44	809 00	424,281 14
The Rock Island Bank .....	Rock Island .....	18,000 00						4,829 28		43,177 72		66,007 00

The Southern Bank of Illinois.	Belleville.....	7,000 00	.....	.....	.....	.....	.....	4,623 00	.....	.....	.....	.....	11,623 00
The State Bank of Illinois .....	Shawneetown.	431,170 03	17,215 95	11,500 00	11,364 00	.....	.....	36,576 55	.....	353,774 50	4,674 86	5,008 06	871,283 95
The Prairie State Bank.....	Washington...	104,160 00	10,840 00	.....	.....	90,160 00	.....	5,000 00	.....	.....	.....	9,000 00	219,160 00
The Rushville Bank.....	Rushville.....	73,300 00	8,200 00	.....	.....	73,300 00	.....	.....	.....	.....	.....	.....	154,800 00
		3,547,666 95	230,009 80	79,940 22	517,066 00	1,108,148 05	1,000 00	759,474 87	94,732 00	2,354,571 74	220,248 10	37,165 05	8,950,022 78

\* This amount was returned by the "Stock Security Bank" as "registered notes received from Auditor, and due," but, having no column for such item, it has been placed under the head of "expense account."

NOTE.—The amount in column headed "public stocks at the rate they were received by the Auditor," is in many cases ascertained by deduction of the correct amount on deposits, from the amount returned by the bank.

THO. H. CAMPBELL, Auditor.

U 1.—Statement of the condition of the banks in Illinois—Continued.

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CONDITION OF THE BANKS

Banks.	Location.	LIABILITIES.					
		Capital stock paid in and invested according to law.	Amount of debts owing by the association, other than for deposits.	Amount due to depositors.	Notes or bills in circulation.	Profit and loss account.	Total liabilities.
Alton Bank.....	Alton ..	\$59,845 21	\$3,920 98	\$140,280 24	\$45,911 00	\$4,659 61	\$254,617 04
Belvidere Bank.....	Belvidere.....	80,000 00	.....	.....	29,397 00	.....	109,397 00
Bank of Elgin.....	Elgin.....	100,000 00	.....	43,706 58	92,000 00	7,454 45	243,161 03
Bank of Galena.....	Galena.....	57,000 00	15,062 95	193,463 58	47,721 00	1,023 78	314,271 31
Bank of Northern Illinois.....	Waukegan.....	50,000 00	8,165 14	43,094 55	49,457 00	641 68	151,358 37
Bank of Naperville.....	Naperville.....	50,000 00	1,827 59	53,232 14	52,780 00	.....	157,839 73
Bank of Southern Illinois.....	Bolton.....	75,000 00	.....	.....	68,550 00	6,450 00	150,000 00
Clark's Exchange Bank.....	Springfield.....	10,107 07	.....	.....	10,000 00	.....	20,107 07
Commercial Bank.....	Chicago.....	52,000 00	8,911 93	700 00	25,000 00	6,232 34	92,844 27
Central Bank.....	Peoria.....	50,500 00	.....	165,583 15	26,275 00	.....	262,358 15
Corn Exchange Bank.....	Fairfield.....	50,000 00	.....	.....	52,300 00	.....	102,300 00
Du Page County Bank.....	Naperville.....	.....	.....	.....	4,470 00	530 00	5,000 00
E. J. Tinkham & Co.'s Bank.....	McLeansboro'.....	255,000 00	.....	.....	219,448 00	.....	474,448 00
Hamilton County Bank.....	McLeansboro'.....	110,000 00	.....	.....	101,870 00	8,130 00	220,000 00
Merchants and Mechanics' Bank of Chicago.....	Chicago.....	85,500 00	25,500 00	238,014 61	5,656 00	.....	354,670 61
National Bank.....	Equality.....	80,000 00	.....	.....	74,376 00	.....	154,376 00
People's Bank.....	Carmi.....	464,516 00	.....	.....	464,516 00	35,484 00	964,516 00
Railroad Bank.....	Decatur.....	56,000 00	730 41	30,917 74	48,050 00	2,824 85	138,523 00
Stock Security Bank.....	Danville.....	183,400 00	.....	34,665 93	183,470 00	26,242 19	427,778 12
Southern Bank of Illinois.....	Grayville.....	53,380 00	.....	.....	53,380 00	.....	106,760 00
The Bank of America.....	Chicago.....	50,000 00	.....	.....	50,000 00	.....	100,000 00
The Bank of Belleville.....	Belleville.....	56,990 00	20,000 00	44,596 37	56,024 00	.....	177,610 37
The Bank of Hutsonville.....	Hutsonville.....	90,950 00	.....	.....	90,950 00	12,050 00	193,950 00
The Bank of Ottawa.....	Ottawa.....	20,654 70	.....	.....	19,999 00	.....	40,653 70
The Chicago Bank.....	Peru.....	88,500 00	49,842 45	52,157 29	46,842 00	8,211 56	245,553 30
The Farmers and Traders' Bank.....	Chicago.....	59,501 29	.....	.....	50,000 00	15,355 87	124,857 16
The Grayville Bank.....	Charleston.....	150,000 00	.....	56,647 16	149,735 00	.....	356,382 16
The Marine Bank of Chicago.....	Grayville.....	331,698 91	.....	.....	331,696 00	.....	663,394 91
The McLean County Bank.....	Chicago.....	150,000 00	22,884 73	80,066 59	84,850 00	.....	337,801 32
The Merchants and Drovers' Bank.....	Bloomington.....	65,000 00	35,056 82	90,108 98	64,542 00	3,631 27	258,339 07
The Rock Island Bank.....	Joliet.....	189,638 00	50,000 00	.....	178,331 00	6,312 14	424,281 14
The Southern Bank of Illinois.....	Rock Island.....	50,000 00	.....	.....	16,007 00	.....	66,007 00
	Belleville.....	7,000 00	.....	.....	4,623 00	.....	11,623 00



The State Bank of Illinois.....	Shawneetown.....	431,305 03	.....	.....	425,299 00	14,679 92	871,283 95
The Prairie State Bank.....	Washington.....	104,160 00	.....	.....	104,160 00	10,840 00	219,160 00
The Rushville Bank.....	Rushville.....	73,300 00	.....	.....	73,300 00	8,200 00	154,800 00
		3,840,946 21	241,903 00	1,267,234 91	3,420,985 00	178,953 66	8,950,022 78

U 2.—Statement of the names and locations of the banks organized under the General Banking Law of Illinois, the kind and amount of securities on deposit, and the amount of circulating notes outstanding on Monday, January 7, 1856.

Banks.	Locations.	Virginia stocks.	Georgia stocks.	Missouri stocks.	Ohio stocks.	Louisiana stocks.	California stocks.	Kentucky stocks.	South Carolina stocks.	Tennessee stocks.
Alton Bank.....	Alton.....			\$26,000			\$16,000			
Belvidere Bank (b).....	Belvidere.....	\$18,000		13,000						
Bank of Elgin.....	Elgin.....		\$57,000	43,000						
Bank of Galena.....	Galena.....	17,000	20,000	10,000						
Bank of Northern Illinois.....	Waukegan.....			53,000						
Bank of Naperville.....	Naperville.....	26,000								\$29,000
Bank of Rockford (a).....	Rockford.....									
Bank of Southern Illinois.....	Bolton.....	10,000		55,000						10,000
Clark's Exchange Bank (b).....	Springfield.....									
Commercial Bank (b).....	Chicago.....			12,000	\$5,000			\$10,000		
Central Bank.....	Peoria.....	50,500								
Corn Exchange Bank.....	Fairfield.....	10,000		50,000						
Du Page County Bank (b).....	Naperville.....	5,000								
Exchange Bank of H. A. Tucker & Co.....	Chicago.....									
E. J. Tinkham & Co.'s Bank.....	McLeansboro.....	30,000		234,000						
Hamilton County Bank.....	McLeansboro.....	16,000		74,000		\$10,000				10,000
Merchants and Mechanics' Bank of Chicago (b).....	Chicago.....	6,000								
National Bank.....	Equality.....	1,000	3,000	76,000						
People's Bank.....	Carmi.....	15,000		218,000		238,000				29,000
Railroad Bank.....	Decatur.....	39,000								11,000
Stock Security Bank.....	Danville.....	55,000		32,000		45,000	53,000			15,000
Southern Bank of Illinois.....	Grayville.....			34,000		26,000				
The Bank of America.....	Chicago.....			12,000						
The Bank of Belleville.....	Belleville.....			65,000						
The Bank of Hutsonville.....	Hutsonville.....			45,000						55,000
The Bank of Lucas & Simonds.....	Springfield.....									
The Bank of Ottawa (b).....	Ottawa.....	16,000								
The Bank of Peru.....	Peru.....			51,000						
The City Bank (a).....	Chicago.....									
The Chicago Bank.....	Chicago.....									
The Farmers' Bank (a).....	Chicago.....									
The Farmers and Traders' Bank.....	Charleston.....	132,500		19,000				6,000		
The Grayville Bank.....	Grayville.....			239,000						
The Marine Bank of Chicago.....	Chicago.....			9,000						
The McLean County Bank.....	Bloomington.....			68,000						
The Merchants and Drivers' Bank.....	Joliet.....			172,000					\$14,000	
The Mechanics and Farmers' Bank (a).....	Springfield.....									

The Phenix Bank (a).....	Chicago.....									
The Prairie State Bank.....	Washington.....			62,000		22,000				30,000
The Quincy City Bank.....	Quincy.....			18,000						
The Rock Island Bank (b).....	Rock Island.....			38,000		43,500				
The Rushville Bank.....	Rushville.....			7,000						
The Southern Bank of Illinois (b).....	Belleville.....			152,000					86,000	
The State Bank of Illinois.....	Shawneetown.....	110,500	10,500			60,000				
The Union Bank (a).....	Chicago.....									
		557,500	90,500	1,887,000	5,000	444,500	69,000	16,000	100,000	189,000

U 2.—Statement of the names and locations, &c., of the banks in Illinois—Continued.

Banks.	Locations.	North Carolina stocks.	Illinois liquidation stocks.	Illinois New Internal Improvement stocks.	Illinois and Michigan Canal stocks.	Illinois and Michigan Canal interest cer- tificates.	Illinois New Internal Improvement interest certificates.	Total amount of stocks deposited, par value.	Amount of circulation issued upon said stocks.
Alton Bank.....	Alton.....		\$12,000				\$7,581 32	\$61,581 32	\$51,819
Belvidere Bank (b).....	Belvidere.....							31,000 00	29,397
Bank of Elgin.....	Elgin.....							100,000 00	94,380
Bank of Galena.....	Galena.....			\$15,282 49			42,532 26	104,814 75	73,668
Bank of Northern Illinois.....	Waukegan.....							53,000 00	50,000
Bank of Naperville.....	Naperville.....							55,000 00	52,780
Bank of Rockford (a).....	Rockford.....								3,920
Bank of Southern Illinois.....	Bolton.....							75,000 00	68,550
Clark's Exchange Bank (b).....	Springfield.....						21,056 41	21,056 41	10,000
Commercial Bank (b).....	Chicago.....							27,000 00	25,005
Central Bank.....	Peoria.....							50,500 00	47,975
Corn Exchange Bank.....	Fairfield.....							60,000 00	52,300
Du Page County Bank (b).....	Naperville.....							5,000 00	4,470
Exchange Bank of H. A. Tucker & Co.....	Chicago.....								1,186
E. J. Tinkham & Co.'s Bank.....	McLeansboro.....				\$1,000			265,000 00	233,385
Hamilton County Bank.....	McLeansboro.....							110,000 00	101,870
Merchants and Mechanics' Bank of Chicago (b).....	Chicago.....							6,000 00	5,561
National Bank.....	Equality.....							80,000 00	74,376
People's Bank.....	Carmi.....							500,000 00	464,515
Railroad Bank.....	Decatur.....							50,000 00	48,050
Stock Security Bank.....	Danville.....							200,000 00	183,470
Southern Bank of Illinois.....	Grayville.....							60,000 00	53,380
The Bank of America.....	Chicago.....				77,000			89,000 00	50,000
The Bank of Belleville.....	Belleville.....							65,000 00	56,990
The Bank of Hutsonville.....	Hutsonville.....							100,000 00	90,950
The Bank of Lucas & Simonds.....	Springfield.....								288
The Bank of Ottawa (b).....	Ottawa.....								20,500
The Bank of Peru.....	Peru.....				9,000			25,000 00	50,002
The City Bank (a).....	Chicago.....				4,000			55,000 00	3,187
The Chicago Bank.....	Chicago.....			93,312 06	7,000	\$1,628 31	17,387 88	119,328 25	50,014
The Farmers' Bank (a).....	Chicago.....								1,754
The Farmers and Traders' Bank.....	Charleston.....							157,500 00	149,735
The Grayville Bank.....	Grayville.....			1,407 38			217,890 48	458,297 86	331,696
The Marine Bank of Chicago.....	Chicago.....			48,984 74	130,000	6,345 25	4,437 16	198,767 15	100,705
The McLean County Bank.....	Bloomington.....							68,000 00	64,998
The Merchants and Drovers' Bank.....	Joliet.....			1,591 50	2,000		1,755 42	191,346 92	178,331

The Mechanics and Farmers' Bank (a).....	Springfield.....	.....	.....	.....	.....	.....	.....	.....	5,373
The Phenix Bank (a).....	Chicago.....	.....	.....	.....	.....	.....	.....	.....	1,851
The Prairie State Bank.....	Washington.....	\$1,000	.....	.....	.....	.....	115,000 00	.....	104,160
The Quincy City Bank.....	Quincy.....	.....	.....	.....	.....	.....	.....	.....	220
The Rock Island Bank (b).....	Rock Island.....	.....	.....	.....	.....	.....	18,000 00	.....	16,007
The Rushville Bank.....	Rushville.....	.....	.....	.....	.....	.....	21,500 00	.....	73,300
The Southern Bank of Illinois (b).....	Belleville.....	.....	.....	.....	.....	.....	7,000 00	.....	6,000
The State Bank of Illinois.....	Shawneetown.....	.....	.....	5,000	47,186 96	.....	471,186 96	.....	425,389
The Union Bank (a).....	Chicago.....	.....	.....	.....	.....	.....	.....	.....	3,404
		1,000	12,000	160,578 17	235,000	55,160 52	312,640 93	4,134,879 62	3,514,911

NOTE.—The stocks of the banks marked (a) have been sold by the Auditor, and the circulating notes of said banks are redeemable at the Auditor's office. The banks marked (b) have filed certificates of intention to close business, and are withdrawing their stocks, as provided for by an act approved January 10, 1855. The Exchange Bank of H. A. Tucker & Co., the Quincy City Bank, and the Bank of Lucas & Simonds, having returned the amount of circulating notes required by law, have withdrawn their stocks.

THOS. H. CAMPBELL, Auditor.

*Statement of the State Bank of Indiana, October 31, 1855.*

RESOURCES.			LIABILITIES.		
Bills discounted.....	\$1,024,648 69	\$4,678,781 15	Capital stock.....		\$2,150,107 44
Bills of exchange.....	3,654,132 46		Surplus fund.....	\$1,228,301 96	
			Profit since last dividend.....	195,786 88	
Suspended debt.....	252,192 19	430,018 01	Due to other banks.....	120,666 76	1,424,088 84
Banking-houses and furniture.....	153,458 78		Sinking fund, school tax, and other items.....	27,766 03	
Other real estate.....	24,367 04		Undrawn dividends.....	3,972 68	
Due from Eastern banking institutions.....	707,633 88	1,234,501 69	Individual deposits.....	599,177 90	152,405 47
Due from other banking institutions.....	221,792 91		Suspense circulation (to supply estimated loss of notes)...	143,198 00	
Remittances and other items.....	292,736 43				
Branch balances.....	12,338 42	1,461,402 80	Circulation, under fives.....	\$520,817 00	742,375 90
Notes of other banks.....	238,203 00		Circulation, fives and upwards.....	2,876,434 00	
Gold and silver.....	1,223,199 80		Less notes on hand.....	3,397,251 00	
				61,525 00	3,335,726 00
		7,804,703 65			
					7,804,703 65

OFFICE OF THE STATE BANK OF INDIANA, *Indianapolis, November 24, 1855.*

JAMES M. RAY, *Cashier.*



*Statement of the condition of each branch of the State Bank of Indiana, October 31, 1855.*

RESOURCES.

Branch.	Bills discounted.	Bills of exchange.	Suspended debt.	Banking houses.	Other real estate.	Furniture.	Branch balances.	Eastern balances.	Other bank balances.	Remittances.	Other items.	Other branch notes.	Other bank notes.	Specie.
Indianapolis...	\$245,920 47	\$330,420 13	\$12,778 32	\$13,841 81	\$1,730 33	\$711 24	\$7,319 29	\$65,965 49	\$17,078 94	\$1,400 00	\$10,828 73	\$3,850	\$45,586	\$132,115 80
Lawrenceburg	45,368 62	369,781 25	78,353 52	6,841 86	125 00	.....	2,596 10	63,119 22	11,050 64	6,025 00	130,573 97	.....	10,836	135,668 71
Richmond.....	83,205 83	374,331 08	14,067 22	5,280 67	.....	876 83	158 15	2,654 64	929 30	.....	55,800 00	.....	4,382	110,267 81
Madison.....	78,627 18	260,706 00	51,098 47	16,938 16	1,370 99	983 15	5,026 83	85,100 88	22,844 57	43 00	15,003 94	2,797	25,048	62,216 13
New Albany..	64,973 90	230,859 03	15,191 16	13,841 80	458 00	.....	1,023 95	67,227 96	18,354 19	.....	25,872 25	7,829	10,190	74,255 82
Evansville....	17,305 35	345,663 84	12,150 91	21,841 80	.....	.....	2,541 34	25,347 96	42,511 89	.....	5,134 21	8,641	28,404	101,623 73
Vincennes....	118,649 33	175,981 41	9,028 39	16,841 80	8,183 77	.....	2,289 93	68,067 23	9,618 55	4,022 15	11,175 00	.....	20,100	89,334 90
Bedford.....	15,146 50	183,217 95	6,540 96	3,341 80	.....	.....	1,693 78	1,862 56	20 87	.....	1,737 50	225	438	38,919 07
Terre Haute...	46,741 87	444,788 23	3,992 78	9,841 80	6,351 25	550 00	1,801 36	67,146 39	28,435 91	.....	2,072 62	.....	40,817	106,582 60
Lafayette.....	184,790 32	246,396 69	23,740 89	15,741 10	1,622 87	.....	323 54	60,649 30	12,164 55	300 58	2,045 18	9,604	1,411	123,585 74
Fort Wayne...	77,784 76	254,278 43	20,745 69	8,841 80	1,224 34	.....	11,247 26	106,703 96	22,181 59	935 33	16,061 62	1,820	10,858	96,144 07
South Bend...	8,634 56	204,495 58	4,503 88	6,841 80	3,300 49	500 00	208 09	55,622 50	395 00	.....	5 52	26,110	7,022	69,485 97
Michigan City.	37,500 00	233,212 84	.....	8,716 80	.....	.....	250 12	38,165 79	36,206 88	2,500 00	1,199 88	649	33,111	82,999 45
	1,024,648 69	3,654,132 46	252,192 19	148,753 00	24,367 04	4,705 78	37,169 74	707,633 88	221,792 91	15,226 06	277,510 42	61,525	238,203	1,223,199 80

Statement of the condition of each branch of the State Bank of Indiana, October 31, 1855—Continued.

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LIABILITIES.

Branch.	Charter capital.	Stock of sinking fund.	Individual stock.	Profit and loss.	Surplus fund.	Unclaimed dividends.	Commissioners of the sinking fund.	Other items.	Branch balances.	Other bank balances.	Individual deposits.	CIRCULATION.		Suspense circulation.	Total.
												Under \$5.	\$5 and upwards.		
Indianapolis...	\$75,300	\$27,750	\$116,850 00	\$23,602 39	\$126,683 65	\$15 00	.....	\$1,624 99	\$2,908 54	\$23,930 15	\$104,305 33	\$72,075 00	\$298,914 50	\$15,587	\$889,546 55
Lawrenceburg	80,000	36,250	98,750 00	15,355 34	163,007 57	2 04	.....	3,763 15	800 99	2,300 74	54,013 78	83,319 00	304,688 00	15,238	860,339 89
Richmond.....	57,000	1,250	108,750 00	19,489 24	111,214 49	6 16	.....	.....	1,251 86	11,190 08	6,143 70	33,404 00	290,423 00	11,837	651,953 53
Madison.....	86,000	.....	126,550 00	15,790 78	128,459 02	.....	2,519 00	1,883 35	1,231 43	20,014 18	66,554 54	10,765 00	153,572 00	15,065	628,404 30
New Albany..	76,750	.....	87,100 00	13,670 60	87,126 76	1,238 45	.....	442 88	2,536 41	16,924 49	39,565 47	60,103 00	133,005 00	11,614	530,077 06
Evansville*...	68,000	4,600	73,550 00	15,657 07	69,591 08	.....	.....	961 38	13,722 17	58,301 04	18,618 00	269,333 00	10,765	611,166 03	.....
Vincennes....	65,000	13,600	68,600 00	11,716 91	59,773 04	74 35	.....	2,351 02	10,695 86	35,728 15	14,589 00	240,470 00	10,000	534,377 02	.....
Bedford.....	40,000	.....	51,762 50	7,102 16	22,298 67	.....	7 00	4,129 71	668 43	17,412 78	15,732 00	89,943 00	6,503	253,143 99	.....
Terre Haute..	67,800	4,500	152,700 00	23,722 78	119,051 12	.....	84 00	5,725 28	4,252 37	8,116 93	58,337 06	38,368 00	264,890 50	11,192	759,121 81
Lafayette....	80,000	.....	107,750 00	14,284 43	109,180 61	.....	967 86	672 25	5,401 26	10,478 10	30,991 91	53,198 00	255,874 00	13,308	682,375 79
Fort Wayne..	64,150	33,088	48,650 00	13,612 57	103,543 34	1,902 68	130 03	3,332 33	529 91	1,091 58	63,683 65	42,716 50	242,357 00	9,796	628,826 85
South Bend...	70,000	.....	32,340 67	9,928 62	60,563 49	734 00	243 52	.....	178 98	1,113 88	29,270 73	23,707 50	151,407 00	5,737	387,215 39
Michigan City	50,000	7,000	63,000 00	11,859 99	67,809 12	.....	579 26	.....	648 48	420 15	34,869 76	50,203 00	181,557 00	6,596	474,511 76
	880,000	128,038	1,136,353 17	195,786 88	1,228,301 96	3,972 68	5,381 97	21,489 70	24,831 32	120,666 76	599,177 90	520,817 00	2,876,434 00	143,198	7,891,059 97

\* State Bank tax and saline fund \$5,716 27.

† School fund: Terre Haute branch ..... \$381 75

Lafayette branch ..... 269 37

Fort Wayne branch ..... 243 34

Total school fund ..... 894 36

## V 1.

REPORT OF THE AUDITOR OF INDIANA, DECEMBER 10, 1855.

## FREE BANKING OPERATIONS.

The general assembly of this State, at its last session, appointed a joint committee "to investigate the condition of the free banking system of the State, so far as the same was connected with this office." This committee engaged the services of Dr. E. W. H. Ellis, Mr. Jno. Hunt, and Mr. J. R. Slack, to examine the books of the auditor, and to ascertain the amount of the circulation and securities of the several banks. The report of these gentlemen as to the circulation outstanding and securities on hand, at the time the banking department was turned over to me, formed the basis on which the accounts of the several banks were opened anew, and with which the present condition of the suspended banks is contrasted in the abstract of their condition hereto appended. The tabular statement annexed gives the condition of the specie-paying free banks at this time; setting forth the kind and amount, at their par value, of the securities deposited, and the amount of the circulation issued thereon.

## SUSPENDED FREE BANKS.

The circulation of the fifty-three suspended free banks, as ascertained and reported to be outstanding on the 25th of January, 1855, was.....	\$2,868,403 00
Redeemed to December 15, 1855.....	2,711,928 00
Outstanding .....	156,475 00

Some of the notes of the following named banks having been protested, and said banks having failed to comply with the requisitions of the general banking law in regard to protests, the securities of said banks were sold in accordance with the law, and the proceeds and other assets applied to the redemption of the circulating notes at the rates affixed to each, which rates were predicated on the circulation outstanding as shown by the books of my predecessor:

Bank of Connersville.....	87 cents.
Wabash Valley Bank.....	92 "
Bank of America at Morocco.....	87 "
Atlantic Bank at Jackson.....	80 "
Public Stock Bank, Newport.....	89 "
Bank of Bridgeport.....	88 "
State Stock Bank of Indiana, Peru.....	85 "
Bank of Albany.....	90 "
Bank of Attica.....	89 "
Government Stock Bank.....	80 "
Laurel Bank.....	82 "
Bank of T. Wadsworth.....	91 "
Greene County Bank.....	81 "
Elkhart County Bank.....	97 "

Traders' Bank at Nashville.....	92 cents.
Merchants' Bank, Lafayette.....	90 "
Merchants' Bank, Springfield.....	90 "
Orange Bank.....	100 "

The securities of the following named banks were sold in pursuance of the requirements of the law, on the 29th day of October last. To guard against the possibility of any error in the amount of circulation outstanding, notice was given for those holding the notes of said banks to return them to this office within ninety days for cancellation, and a certificate issued for the same, payable after the first day of February, at the rate to be ascertained when the amount of outstanding circulation should be correctly determined :

Farmers' Bank of Jasper.  
Plymouth Bank at Plymouth.  
State Stock Security Bank, Newport.  
Traders' Bank at Terre Haute.  
Drovers' Bank at Rome.  
New York Stock Bank at Vincennes.

The securities of the following banks are to be sold under the provisions of the general banking law, on Tuesday the 29th instant :

Northern Indiana Bank at Logansport.  
Bank of Covington.  
State Stock Bank at Marion.  
Kalamazoo Bank.

It having been ascertained that the outstanding circulation of the following banks, as reported by the joint committee, was correct—the amount burned by my predecessor, and the amount cancelled and left on hand by him, and the amount ascertained to be outstanding on the 25th day of January, 1855, agreeing with the whole amount originally issued, arrangements were made for the redemption of the circulating notes at par, at the places named :

Upper Wabash Bank,	} At the Office of Auditor of State.
Northwestern Bank,	
Steuben County Bank,	
Wayne Bank, Richmond,	
Wayne Bank, Logansport,	
Bank of Perrysville,	
Bank of Rockport,	
Starke County Bank,	
Bank of South Bend,	
Great Western Bank,	

Delaware County Bank, at Central Bank, Indianapolis.  
Agricultural Bank, at Bank of the Capitol, Indianapolis.  
Bank of Fort Wayne, at Branch State Bank, Indianapolis.

Thus it will be seen that of the fifty-three suspended free banks, all, except the following, are being rapidly liquidated :

Western Bank at Plymouth.  
Bank of North America at Newport.  
State Stock Bank at Jamestown.

## SPECIE-PAYING FREE BANKS.

The tabular statement annexed gives the kind and amount of bonds deposited by each bank as security for the redemption of their notes, and the amount of circulation issued thereon, and designates those which have complied with the requisitions of the amended law of the last general assembly. By this it will be seen that the actual securities in stocks amount to two million forty-nine thousand and five hundred and forty-four dollars. The amount of notes received by them for issue, one million six hundred and seventy-four thousand and eight hundred and seventy-two dollars.

These securities consist of the following State stocks, viz:

Indiana 6 per cents.....	\$12,000 00
Indiana 5 per cents.....	700,600 00
Indiana 2½ per cents.....	387,444 00
Virginia 6 per cents.....	228,000 00
Tennessee 6 per cents.....	12,000 00
Missouri 6 per cents.....	265,000 00
Georgia 6 per cents.....	73,000 00
Louisiana 6 per cents.....	298,000 00
Kentucky 6 per cents.....	42,500 00
North Carolina 6 per cents.....	30,000 00
Pennsylvania 5 per cents.....	1,000 00

Thus it will be seen that the securities thus deposited are the bonds of those States which pay their interest thereon regularly semi-annually, and are of the very best class of State bonds, whose value is more permanently fixed than the bonds of other States, and liable but to slight fluctuations.

Those specie-paying free banks whose securities were not sufficient at the lowest market value to cover their outstanding circulation, were required to surrender an amount of their issues, or deposite additional bonds to make their securities, on this basis, to cover their circulation dollar for dollar. In almost every instance this requisition has been complied with. This, in connection with the fact that the securities of those banks which have accepted the provisions of the amended law are taken at the lowest market value, and *ten per cent.* additional retained above their circulation, justifies the assertion that the circulating medium of no other State is better secured than that of Indiana.

The experiment of free banking in Indiana, disastrous as it has been in some particulars, has demonstrated most conclusively the safety and wisdom of the system. The original bill was crude and imperfect, admitting of such a construction as held out to irresponsible men inducements and facilities for embarking largely in the business of banking, without the ability to sustain themselves in a period of revulsion.

That revulsion came at a time of universal commercial depression, when the circulation of the free banks had been expanded to over nine millions of dollars, when the rate of exchange ruled heavily against the West, and a suspension of a large majority of the banks had cre-



ated a wide-spread panic, forcing home the entire circulation for redemption; and yet the loss to which the bill-holder was necessarily subjected, in many cases, did not exceed five per cent., and in no case exceeded twenty per cent. of the amount in his hands. While, in numerous instances, in other States, under the system so much lauded by the opponents of free banking, when the securities were all in the vaults of the banker, the wreck had been complete, the issues of the banks proving entirely worthless in the hands of the holders, here was a basis, which although insufficient to reimburse the bill-holder in full, furnished a guaranty against, and ultimately saved him from any heavy sacrifice. Whatever defects there were, it was evident, could not be attributed to the free banking system, but resulted from the ambiguity of the law itself.

The amendatory act, enacted by the legislature at its last session, was designed to remedy these defects, to guard against erroneous constructions of the law by the officers administering it, to prevent the receipt of doubtful or insufficient security, and to require the deposit of such an amount of security as should, in any emergency, be adequate for the protection of the bill-holder. And, so far, the expectations of the authors of the amended law have been fully realized. Several of the specie-paying banks have come under the provisions of the amended statute, and assurances given that all will do so within the period named in the act. No suspension has taken place, even temporarily; and should any occur, the public are fully protected.

While the law does not extend to men without responsibility, to speculators and adventurers, facilities for flooding the State with an irredeemable issue, it is yet liberal enough in its provisions to justify men of capital, integrity, and business capacity, to embark in banking to the extent of the wants of the community. Such, so far as we can judge, are the men now engaged in free banking in the State of Indiana, and we regard them as fully entitled to the confidence of the public.

No safer circulation can be produced than the issue of the specie-paying free banks, nor any so much entitled to the approbation and encouragement of our citizens. It is the interest of the banker to have this issue promptly convertible into gold or silver at the pleasure of the holder, and it is, therefore, a closer approximation to the constitutional currency than any other. From these manifest advantages of the system, we feel fully assured that it will increase in popular favor, and that our citizens will be slow in extending their confidence to any mode of banking which fails to furnish the guaranty of ample collateral securities, deposited in the hands of disinterested and responsible officers of State.



## RECAPITULATION,

*Showing the circulation outstanding January 25th, 1855, the amount since redeemed, the balance yet outstanding, and the securities and proceeds on hand.*

Names of banks.	CIRCULATION.		Balance out- standing.	Securities at par value & proceeds.
	Out Jan. 25, 1855.	Redeemed.		
Bank of Connersville.....	\$ 271,882	\$ 237,127	\$ 34,755	\$ 30,354 72
State Stock Bank of Indiana.....	90,850	84,352	6,498	5,581 02
Government Stock Bank.....	17,300	17,300	.....	.....
Merchants' Bank at Lafayette.....	16,677	16,677	.....	.....
Merchants' Bank at Springfield.....	6,103	6,048	55	.....
Wabash Valley Bank.....	126,612	121,870	4,742	4,155 56
State Stock Bank at Logansport.....	33,612	33,000	612	.....
Plymouth Bank.....	31,734	30,000	1,734	3,500 00
Drovers' Bank at Rome.....	32,790	30,000	2,790	3,000 00
Public Stock Bank at Newport.....	31,808	31,808	.....	.....
Bank of North America at Newport.....	42,710	38,000	4,710	5,000 00
State Stock Security Bank at Newport.....	20,750	20,750	.....	.....
Western Bank at Plymouth.....	58,399	51,600	6,799	7,500 00
Northern Indiana Bank at Logansport.....	58,902	54,000	4,902	5,000 00
New York Stock Bank at Vincennes.....	49,000	46,000	3,000	3,000 00
Elkhart County Bank at Goshen.....	133,425	127,879	5,546	4,566 68
Steuben County Bank.....	68,338	65,358	2,980	2,980 00
Bank of Albany.....	16,935	14,426	2,509	2,263 10
State Stock Bank at Jamestown.....	129,595	121,000	8,595	8,500 00
Bank of Covington.....	83,388	79,500	3,888	4,000 00
Great Western Bank.....	50,791	46,400	4,391	4,500 00
Bank of Rochester.....	98,356	94,500	3,856	4,000 00
Bank of Rensselaer.....	60,583	58,500	2,083	2,000 00
Wayne Bank at Logansport.....	52,820	50,940	1,880	2,360 00
Wayne Bank at Richmond.....	32,905	31,485	1,420	1,910 00
Bank of Attica.....	92,590	88,371	4,219	3,775 80
Delaware County Bank.....	40,850	39,308	1,542	1,500 00
North Western Bank.....	123,500	118,625	4,875	4,875 00
Bank of America at Morocco.....	38,998	37,071	1,927	1,685 95
Bank of Fort Wayne.....	63,975	62,000	1,975	2,000 00
Atlantic Bank at Jackson.....	13,806	13,226	580	483 05
Wabash River Bank at Newville.....	69,000	69,000	.....	.....
Traders' Bank at Terre Haute.....	23,998	22,000	1,998	2,000 00
State Stock Bank at Marion.....	39,503	36,000	2,903	3,000 00
Wabash River Bank at Jasper.....	127,925	127,925	.....	.....
Traders' Bank at Nashville.....	68,000	66,238	2,662	2,402 75
Greene County Bank.....	58,000	57,650	350	280 46
Farmers and Mechanics' Bank at Rensselaer.....	33,612	32,500	1,112	1,000 00
Laurel Bank.....	56,000	54,274	1,726	1,448 30
Kalamazoo Bank.....	27,998	26,000	1,998	2,000 00
Upper Wabash Bank.....	99,710	97,235	2,475	2,475 00
Perry County Bank.....	61,999	61,999	.....	.....
Farmers' Bank at Jasper.....	32,362	26,650	5,712	6,500 00
Bank of Albion.....	30,480	27,100	3,380	4,000 00
Bank of South Bend.....	40,890	38,230	2,660	2,660 00
Orange Bank.....	12,800	12,493	307	307 00
Bank of T. Wadsworth.....	998	947	51	46 41
Wabash River Bank at New Corydon.....	37,000	34,610	2,390	2,390 00
Bank of Rockport.....	6,000	5,640	360	360 00
Bank of Perrysville.....	9,996	9,694	302	302 00
Bank of Bridgeport.....	13,898	13,582	316	293 72
Starke County Bank.....	1,480	1,440	40	40 00
Agricultural Bank.....	15,900	12,000	2,900	3,000 00
Totals.....	2,868,403	2,711,928	156,175	152,996 53

*Statement of the names and location of the specie-paying free banks of Indiana, the kind and amount of securities on deposit, and the amount of circulating notes outstanding January 1, 1856.*

Banks.	Location.	Indiana 5 per cent. stocks.	Indiana 2½ per cent. stocks.	Indiana 6 per cent. stocks.	Virginia 6 per cent. stocks.	Louisiana 6 per cent. stocks.	Missouri 6 per cent. stocks.	Georgia 6 and 7 per cent. stocks.	Kentucky 6 per cent. stocks.	Tennessee 6 per cent. stocks.	Pennsylvania 5 per cent. stocks.	North Carolina 6 per cent. stocks.	Total amt of stocks deposited; par value.	Amount of circulation issued upon said stocks.
Prairie City Bank*.....	Terre Haute.....	\$163,000	\$10,000		\$6,000	\$500	\$1,000					\$1,000	\$181,500	\$140,371
Southern Bank of Indiana*.....	Terre Haute.....	68,000			\$3,000	1,500	37,000						144,500	118,986
Gramercy Bank.....	Lafayette.....	15,500				9,000	7,000						31,500	28,385
Indiana Stock Bank.....	Laporte.....	50,000											50,000	47,627
Traders' Bank.....	Indianapolis.....		9,000										9,000	3,946
Canal Bank.....	Evansville.....	50,000											50,000	40,002
Fayette County Bank.....	Connersville.....				22,000								22,000	20,000
Bank of Indiana.....	Michigan City.....	55,000											55,000	49,998
Crescent City Bank*.....	Evansville.....	74,600					20,000		\$2,500				97,100	74,925
Indiana Bank.....	Madison.....	500	41,077		2,000		35,000						78,577	55,300
Central Bank*.....	Indianapolis.....			\$7,000	31,000	29,000	33,000						100,000	86,874
N. Y. and Va. State Stock B'k.	Evansville.....				6,000								6,000	4,954
Brookville Bank.....	Brookville.....	12,000			9,000								21,000	19,801
Bank of Goshen.....	Goshen.....	21,000				29,500				\$9,000			59,500	52,324
Lagrange Bank*.....	Lima.....	14,000	22,050			21,000			13,000			5,000	75,050	60,022
Hoosier Bank.....	Logansport.....				35,000		16,000						51,000	49,985
Bank of Syracuse.....	Syracuse.....	1,000	60,100			2,500							63,600	34,393
Bank of Elkhart.....	Elkhart.....	25,500											25,500	25,498
Cambridge City Bank.....	Cambridge City.....	30,000											30,000	25,000
Bank of Rockville*.....	Wabash.....					54,000							54,000	50,000
Tippecanoe Bank*.....	Logansport.....	1,500	46,000		12,000	13,500	12,000						85,000	55,404
Farmers' Bank of Westfield.....	Westfield.....	26,000	22,272			4,000							52,272	42,152
Kentucky Stock Bank.....	Columbus.....	14,500				11,000	4,000	\$6,500	14,000				50,000	48,000
Farmers and Mechanics' B'k*.....	Indianapolis.....	2,000	85,758	5,000		4,500				\$1,000			98,258	53,587
Bank of Warsaw.....	Warsaw.....	6,000	50,187			6,000							62,187	38,177
Merchants and Mechanics' B'k.	New Albany.....	4,000						20,000	13,000	3,000			40,000	39,998
Bank of Mount Vernon.....	Mount Vernon.....							46,500				24,000	70,500	70,488
Indian Reserve Bank.....	Kokomo.....				25,000								25,000	23,616
Bank of Salem.....	Salem.....					30,000	46,000						76,000	73,986
Salem Bank.....	Goshen.....	6,500			5,000	41,000							52,500	49,972
Shawnee Bank.....	Attica.....	1,000				12,500							13,500	11,935
Huntington County Bank.....	Huntington.....				21,000								21,000	21,000
Bank of Monticello.....	Monticello.....				10,000								10,000	9,550
Bank of the Capitol.....	Indianapolis.....		40,000										40,000	21,890

Bank of North America.....	Clinton .....	7,000	.....	.....	4,000	.....	6,000	.....	.....	.....	.....	.....	17,000	15,720
Bank of Paoli .....	Paoli .....	.....	.....	.....	27,500	.....	21,000	.....	.....	.....	.....	.....	48,500	40,537
Savings Bank .....	Connersville .....	.....	.....	.....	1,000	.....	3,000	.....	.....	.....	.....	.....	5,000	4,000
Parke County Bank* .....	Rockville .....	82,000	1,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	83,000	62,545
		730,600	387,444	12,000	228,000	298,000	240,000	73,000	42,500	12,000	1,000	30,000	2,054,544	1,670,958

\* These banks have complied with the requisitions of the general banking law as amended March 3, 1855.

V 2.—Statement exhibiting the condition of the Indiana free banks for the six months ending the first Monday of January, 1856.

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CONDITION OF THE BANKS

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Shawnee Bank.....	Attica.....	\$13,500	\$27,074	\$16,400	\$4,500	.....	\$1,936	\$14,328	\$1,467	\$13,303	\$11,961	\$39,561	\$10,000	.....
Gramercy Bank.....	Lafayette.....	50,000	85,681	50,000	.....	.....	25,290	16,212	.....	4,504	31,385	72,192	.....	\$28,140
Cambridge City.....	Cambridge city.	30,000	114,515	105,000	.....	1,000	5,012	26,971	10,561	16,261	25,000	67,491	.....	.....
Rockville.....	Wabash.....	77,500	98,955	21,000	.....	.....	.....	4,708	.....	2,680	19,800	30,322	5,000	.....
Indian Reserve.....	Kokomo.....	26,380	37,391	25,000	.....	.....	3,071	5,334	.....	8,781	23,616	32,342	.....	.....
Lagrange Bank.....	Lima.....	67,780	24,390	20,000	.....	6,582	.....	2,793	3,268	9,177	60,009	25,620	.....	.....
Bank of Elkhart.....	Elkhart.....	32,949	14,624	32,949	.....	.....	5,308	1,979	10,450	6,205	25,498	6,686	.....	16,384
Southern Bank of Indiana.....	Terre Haute...	144,500	183,357	200,000	.....	1,144	20,414	17,901	12,981	65,509	118,986	79,063	.....	12,000
Prairie City Bank.....	do.....	179,500	176,642	200,000	7,323	36,966	6,947	62,976	.....	16,306	138,386	133,972	3,452	.....
Indiana Stock Bank.....	Laporte.....	50,000	24,208	50,649	3,927	3,897	40,809	8,759	.....	10,457	.....	47,622	44,717	.....
Farmers' Bank.....	Westfield.....	52,272	10,223	52,272	.....	.....	22,587	.....	.....	10,382	42,152	.....	.....	.....
Hoosier Bank.....	Logansport....	51,000	73,918	50,000	.....	27,601	4,061	18,276	.....	17,704	45,421	94,471	.....	.....
Bank of Rockville.....	Wabash.....	54,550	4,658	55,370	.....	21,722	16,724	8,387	.....	7,824	50,000	.....	194	10,016
Huntington County Bank...	Huntington....	12,000	3,239	48,000	.....	400	1,551	2,700	2,635	4,846	20,995	5,459	.....	23,000
Parke County Bank.....	Rockville.....	52,253	62,933	60,549	.....	.....	18,720	16,777	10,343	10,871	51,839	44,296	1,091	.....
Indiana Bank.....	Madison.....	119,500	288,167	68,962	10,413	2,145	4,469	17,283	.....	15,419	55,300	179,103	39,801	.....
Bank of Indiana.....	Michigan city..	50,000	40,637	50,000	.....	.....	10,284	4,121	2,444	7,635	37,678	18,746	3,135	.....
Bank of Warsaw.....	Warsaw.....	41,788	17,724	53,177	.....	5,064	41,788	6,891	.....	6,480	38,177	20,100	.....	300
Bank of Paoli.....	Paoli.....	50,000	45,574	27,500	.....	1,749	23,116	12,101	168	4,950	24,996	16,670	281	19,429
Salem Bank.....	Salem.....	50,000	51,129	50,000	.....	2,500	508	3,065	16,627	7,832	49,972	26,232	.....	.....
Crescent City Bank.....	Evansville.....	97,100	62,681	69,850	8,615	1,490	5,657	20,569	5,920	21,272	74,925	62,006	8,634	.....
Kentucky Stock Bank.....	Columbus.....	50,000	55,373	50,000	.....	600	3,416	8,339	.....	11,263	48,000	30,271	.....	.....
Canal Bank.....	Evansville.....	100,000	150,732	50,000	.....	500	8,419	13,000	.....	10,132	39,412	41,220	46,735	.....
Bank of the Capital.....	Indianapolis...	26,950	102,390	26,950	.....	19,586	38,292	28,768	.....	11,995	25,636	126,492	47,461	.....
Bank of Mount Vernon.....	Mount Vernon..	79,530	19,113	23,053	.....	.....	.....	3,822	.....	5,798	70,500	5,090	12,232	.....
Central Bank.....	Indianapolis...	91,677	104,832	91,677	1,440	.....	1,903	17,362	.....	7,277	86,199	42,457	2,162	.....
Fayette County Bank.....	Connersville ..	43,300	84,167	22,000	9,314	.....	15,527	16,637	.....	4,950	20,000	47,631	9,726	36,346
Savings Bank.....	Connersville ..	9,150	69,278	54,650	4,152	.....	9,873	.....	.....	4,040	7,000	19,704	.....	1,761
Bank of Goshen.....	.....	67,683	32,110	31,000	1,545	.....	4,935	.....	.....	8,573	52,324	39,233	19,457	7,199
Bank of Syracuse.....	.....	41,776	.....	8,246	.....	.....	.....	.....	.....	4,900	34,405	.....	.....	4,900
Tippecanoe Bank.....	.....	66,960	8,829	25,096	2,000	.....	4,649	.....	.....	7,014	53,404	9,895	5,000	2,500
Bank of North America....	Clinton.....	15,720	2,475	15,720	.....	.....	300	.....	.....	1,505	15,720	.....	.....	.....
Total of 32 banks.....	.....	1,895,218	2,066,019	1,705,070	54,104	132,946	345,566	360,059	76,864	375,815	1,180,696	1,353,947	259,138	161,975

W.—Quarterly bank statement exhibiting the condition of the several incorporated banking institutions of the State of Ohio, on the first Monday of February, 1856, as shown by their returns made under oath to the Auditor of State.

Names of banks.	RESOURCES.									
	Notes and bills discounted.	Specie.	Notes of other banks.	Due from other banks and bankers.	Eastern deposits.	Checks and other cash items.	Bonds of U. S. and State of Ohio.	Real estate and personal property.	Other resources.	Total resources.
<b>INDEPENDENT BANKS.*</b>										
1. Bank of Geauga, Painesville.....	\$ 203,577 49	\$ 25,996 78	\$ 14,023 00	\$ 3,438 86	\$ 44,177 78	\$ 2,579 21	\$ 141,351 03	\$ 5,000 00	\$ 13,026 86	\$ 453,171 01
2. Canal Bank of Cleveland.....	270,257 80	35,280 13	32,718 00	6,151 92	32,937 24	965 47	125,000 00	200 00	1,358 97	504,869 53
3. City Bank of Columbus.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. City Bank of Cincinnati.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. Commercial Bank of Cincinnati.....	424,267 72	10,732 03	94,364 00	30,305 49	27,559 72	.....	5,000 00	.....	5,113 03	597,341 99
6. Franklin Bank of Zanesville.....	207,317 85	20,656 15	37,759 00	2,005 31	18,204 91	14,448 07	130,950 00	2,568 00	22,977 74	456,887 03
8. Mahoning Co. Bank, Youngstown....	205,385 62	17,022 50	9,280 00	21,425 29	33,722 85	608 33	106,500 00	800 00	855 51	395,600 10
9. Seneca County Bank, Tiffin.....	125,487 37	26,380 57	24,812 00	5,576 32	49,938 20	1,748 59	201,628 14	.....	11,584 76	447,155 95
10. Sandusky City Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Western Reserve Bank, Warren.....	230,883 19	71,178 63	15,013 00	26,114 49	88,137 99	.....	173,105 64	5,900 00	988 02	611,320 96
Total Independent Banks.....	1,667,177 04	207,246 79	227,969 00	95,017 68	294,678 69	20,349 67	883,534 81	14,468 00	55,904 89	3,466,346 57
<b>FREE BANKS.†</b>										
1. Bank of Commerce, Cleveland.....	193,675 88	14,101 40	14,074 00	5,961 48	21,006 26	421 86	State sto'ks deposited with Aud 86,873 62	2,199 21	11,793 36	350,107 07
2. Bank of Marion.....	45,027 42	15,159 77	6,260 00	2,813 75	16,062 34	.....	100,100 00	1,873 57	10,259 31	197,556 16
3. Champaign County Bank, Urbana....	112,376 74	10,845 69	10,839 00	14,157 48	18,477 36	3,280 77	61,107 57	270 91	98 53	231,454 05
4. Franklin Bank of Portage County....	56,239 86	10,675 81	2,675 00	1,118 16	37,601 40	289 71	59,198 87	455 33	4,492 87	172,747 01
5. Forest City Bank, Cleveland.....	93,902 02	7,063 40	24,756 00	3,512 95	7,570 82	206 43	28,938 04	12,938 04	5,775 97	183,725 63
6. Iron Bank of Ironton.....	29,712 98	13,569 51	16,005 90	38,045 88	25,352 20	.....	90,000 00	1,785 83	16,960 75	231,432 15
7. Merchants' Bank of Massillon....	152,912 95	17,913 10	4,853 00	3,545 30	18,429 25	68 81	100,100 00	297 75	7,209 13	305,329 29
8. Miami Valley Bank, Dayton.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9. Pickaway Co. Bank, Circleville....	316,180 56	19,775 88	28,713 00	18,961 96	84,605 21	.....	89,917 00	9,969 67	.....	568,123 28
10. Savings Bank, Cincinnati.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Springfield Bank.....	167,132 68	13,548 01	22,843 00	2,960 68	17,943 06	476 49	104,989 77	446 58	5,419 18	335,759 45
12. Stark County Bank, Canton.....	23,031 65	7,209 01	5,866 25	22,039 73	13,505 15	.....	41,961 54	2,100 00	.....	115,713 33
13. Union Bank, Sandusky City.....	152,815 87	6,811 22	9,665 00	12,281 08	10,578 64	3,549 43	25,000 00	3,851 25	46,231 82	270,784 31
Total Free Banks.....	1,343,008 61	136,672 80	146,549 25	125,398 45	271,131 69	8,293 50	787,248 37	36,188 14	108,240 92	2,962,731 73

\* Circulation secured by Ohio and United States stocks deposited with State Treasurer.

† Circulation secured by Ohio and United States stocks deposited with State Auditor.

‡ The outstanding circulation of the Miami Valley Bank is \$90,310, and of the Savings Bank of Cincinnati \$2,000.



W.—Statement exhibiting the condition of the several incorporated banking institutions of Ohio—Continued.

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CONDITION OF THE BANKS

Names of banks.	RESOURCES.									
	Notes and bills discounted.	Specie.	Notes of other banks.	Due from other banks and bankers.	Eastern deposits.	Checks and other cash items.	Safety fund.	Real estate and personal property.	Other resources.	Total resources.
<b>BRANCHES OF THE STATE BANK OF OHIO.</b>										
1. Athens Branch .....	\$289,913 02	\$41,879 81	\$10,285 00	\$23,635 11	\$22,118 59	\$71 89	\$20,000 00	\$500 00	\$4,356 46	\$412,759 88
2. Akron Branch, (insolvent) .....										
3. Belmont Branch, Bridgeport .....	301,042 40	45,698 16	20,878 00	33,217 82	50,451 60		20,000 00	8,217 09	1,344 34	480,849 41
4. Chillicothe Branch .....	673,376 97	72,005 37	35,662 00	45,558 96	98,304 94	1,451 85	41,250 00	14,194 95	7,167 22	988,972 26
5. Commercial Branch, Cleveland .....	602,588 38	70,080 39	83,478 00	53,510 75	58,100 98	4,487 82	31,250 80	1,239 58	8,709 50	913,446 20
6. Commercial Branch, Toledo, (insol't) .....										
7. Dayton Branch .....	331,695 95	63,603 95	18,090 00	18,417 54	20,799 37	1,695 09	30,599 00	3,721 10	17,378 29	506,000 29
8. Delaware County Branch, Delaware .....	151,180 52	42,104 34	22,389 00	19,698 43	117,121 77		18,900 00	3,917 91	14,015 39	389,327 36
9. Exchange Branch, Columbus .....	275,371 08	44,401 93	19,069 00	11,995 67	31,944 34	3,875 73	23,750 00	9,719 54	13,968 14	434,095 43
10. Farmers' Branch, Ashtabula .....	245,393 15	38,511 64	3,586 00	6,498 12	31,034 79	125 27	20,000 00	2,600 00	11,286 73	359,035 70
11. Farmers' Branch, Mansfield .....	204,863 16	52,024 79	3,830 00	19,314 17	61,180 94	62 41	20,000 00	8,113 96	12,992 88	382,382 31
12. Farmers' Branch, Ripley .....	232,018 95	58,480 93	36,304 00	24,738 71	23,524 07	6,460 00	20,000 00			401,526 66
13. Farmers' Branch, Salem .....	255,381 85	43,937 52	15,773 00	14,483 83	30,202 02	2,455 89	20,000 00	2,075 52	17,870 62	405,180 25
14. Franklin Branch, Cincinnati, (with- drawn) .....										
15. Franklin Branch, Columbus .....	474,898 30	70,567 31	71,568 00	23,041 99	100,857 00	3,543 02	31,250 00	972 00	7,409 89	784,107 41
16. Guernsey Branch, Washington .....	170,780 86	53,637 06	34,006 00	5,297 16	50,786 77	746 00	20,000 00	600 00	26,705 19	362,539 04
17. Harrison County Branch, Cadiz .....	270,164 24	43,854 95	8,079 00	19,557 69	29,933 34	4,842 03	20,000 00	2,948 76	5,449 12	397,839 13
18. Hocking Valley Branch, Lancaster .....	216,288 45	46,807 53	8,641 00	11,180 56	24,915 53	1,984 55	20,000 00	38,951 33	7,939 90	376,708 85
19. Jefferson Branch, Steubenville .....	237,865 78	51,293 47	28,528 00	12,979 68	25,686 29		20,000 00	11,300 00	15,489 56	403,142 78
20. Knox County Branch, Mt. Vernon .....	252,691 98	45,593 29	27,028 00	14,253 86	34,723 13		20,000 00		2,221 53	386,511 79
21. Licking County Branch, Newark, (insolvent) .....										
22. Logan Branch, Logan .....	261,903 96	40,757 87	12,371 00	16,333 36	33,821 12	3,341 00	20,000 00	400 00	13,673 82	402,594 23
23. Lorain Branch, Elyria .....	119,552 72	43,474 71	14,990 00	12,796 26	52,497 98	210 33	19,860 00	1,547 47	3,096 27	268,025 74
24. Mad River Valley Branch, Springfield .....	309,461 58	37,280 04	20,919 51	13,837 06	29,353 34		20,000 00	7,526 72	4,420 95	422,799 20
25. Marietta Branch .....	238,926 47	41,798 03	16,456 00	16,943 82	41,736 81	275 23	20,000 00	4,660 63	23,497 95	404,294 94
26. Mechanics and Traders' Branch, Cincinnati, (insolvent) .....										
27. Merchants' Branch, Cleveland .....	322,814 43	44,979 30	13,238 00	1,551 04	42,607 87	7,643 81	23,750 00	23,400 00	20,601 34	500,586 39
28. Miami County Branch, Troy .....	257,506 60	42,104 67	727 00	13,342 15	22,514 92	1,000 00	20,000 00	24,429 43	10,087 42	391,712 19
29. Mount Pleasant Branch, Mount Pleasant .....	244,401 09	40,717 64	1,758 00	2,989 39	27,578 87		20,000 00	2,380 00	12,524 75	352,342 74
30. Muskingum Branch, Zanesville .....	308,448 49	43,605 62	25,620 00	1,124 67	86,136 78	5,153 54	20,000 00	5,611 32	4,126 56	499,826 95
31. Norwalk Branch, Troy .....	266,134 39	44,776 46	6,514 00	7,679 14	28,362 90	104 00	23,750 00	17,322 16	11,393 31	406,236 36
32. Piqua Branch .....	228,360 76	54,801 50	20,100 00	32,282 80	45,463 52	2,811 08	20,000 00	2,631 36	20,537 91	426,978 93
33. Portage County Branch, Ravenna .....	188,962 93	37,879 73	17,483 00	9,352 86	17,476 11	1,384 00	20,450 00	5,023 53	11,449 00	309,461 16



34. Portsmouth Branch. ....	261,550 50	42,672 48	21,296 00	26,077 96	20,379 42	.....	20,000 00	3,400 00	16,566 66	411,943 02
35. Preble County Branch, Eaton.....	193,381 80	41,330 31	27,413 00	68,695 08	27,699 00	304 75	20,000 00	.....	5,293 00	384,116 94
36. Ross County Branch, Chillicothe....	441,982 90	57,094 18	34,365 00	19,486 63	61,124 36	741 36	27,500 00	35,989 66	26,420 04	704,704 13
37. Summit County Branch, Cuyahoga Falls .....	243,049 18	44,886 88	1,441 00	8,602 47	15,700 25	194 64	20,000 00	19,187 29	4,875 24	357,927 95
38. Toledo Branch, Toledo. ....	244,951 19	59,488 06	11,404 00	41,561 95	30,367 16	134 69	20,666 00	915 88	94,238 52	503,721 45
39. Union Branch, Massillon .....	373,694 16	53,671 04	8,865 00	15,822 76	25,045 48	.....	27,500 00	4,028 00	8,819 07	517,445 51
40. Wayne County Branch, Wooster....	205,869 43	41,219 34	22,918 00	10,990 84	28,706 50	5,554 00	18,000 00	3,534 50	6,198 61	342,991 22
41. Xenia Branch.....	291,366 82	44,538 72	20,674 00	88,292 78	57,157 93	1,607 00	27,500 00	6,000 00	20,310 34	557,447 59
Total State branches.....	10,190,805 34	1,740,562 72	745,746 51	765,335 07	1,499,415 79	62,260 98	805,969 80	277,049 69	492,435 52	16,579,581 42
OLD BANKS.										
1. Ohio Life Insurance and Trust Company *.....	1,721,007 61	12,327 58	512,695 00	66,201 25	.....	15,655 00	.....	23,002 21	538,466 03	2,889,354 68
Grand total.....	14,921,998 60	2,096,809 89	1,632,969 76	1,051,952 45	2,065,226 17	106,559 15	2,476,752 98	350,708 04	1,195,047 36	25,898,014 40

\* The paid up capital of the Ohio Life Insurance and Trust Company is \$2,000,000.

## W.—Statement exhibiting the condition of the several incorporated banking institutions of Ohio—Continued.

Names of banks.	LIABILITIES.										
	Capital stock.	Circulation.	Safety fund stock.	Due to banks and bankers.	Due to individual depositors.	Contingent fund, and undivided profits.	Bills payable and time drafts.	Discount, interest, &c.	Dividends unpaid.	Other liabilities.	Total liabilities.
INDEPENDENT BANKS.											
1. Bank of Geauga, Painesville, ..	\$50,000 00	\$131,450 00	\$141,351 03	\$616 32	\$85,899 69	\$21,908 15	.....	\$4,136 73	.....	\$17,809 09	\$ 453,171 01
2. Canal Bank of Cleveland.....	50,000 00	120,504 00	100,000 00	32,392 33	170,390 29	9,806 83	.....	6,996 85	\$173 00	14,606 23	304,869 53
3. City Bank of Cleveland.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. City Bank of Columbus.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. City Bank of Cincinnati.....	50,000 00	3,321 00	5,000 00	29,563 25	456,218 28	45,639 48	.....	7,599 98	.....	.....	597,341 99
6. Commercial Bank of Cincinnati	100,000 00	113,956 00	130,950 00	2,863 16	64,940 56	20,017 67	.....	3,710 64	.....	20,448 00	456,887 03
7. Franklin Bank of Zanesville...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8. Mahoning Co. Bank, Youngs- town.....	50,000 00	99,131 00	150,000 00	2,394 54	84,210 13	2,984 12	.....	6,880 31	.....	.....	395,600 10
9. Seneca County Bank, Tiffin...	100,000 00	201,628 00	.....	13,515 02	124,308 47	.....	.....	7,566 53	.....	117 93	447,155 95
10. Sandusky City Bank.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Western Reserve Bank, Warren	75,000 00	159,586 00	173,105 64	309 00	133,374 86	7,868 82	.....	9,676 64	.....	52,400 00	611,320 96
Total Independent Banks.....	475,000 00	829,576 00	700,406 67	81,653 62	1,119,342 28	108,225 07	.....	46,587 68	173 00	105,381 25	3,466,346 57
FREE BANKS.											
1. Bank of Commerce, Cleveland.	100,000 00	85,581 00	\$13,000 00	38,004 11	105,549 73	873 02	.....	7,099 21	.....	.....	350,707 07
2. Bank of Marion.....	50,000 00	100,100 00	.....	676 08	46,077 00	.....	.....	703 08	.....	.....	197,556 16
3. Champaign Co. Bank, Urbana..	51,500 00	56,192 00	.....	2,392 74	110,997 64	6,136 89	.....	4,234 78	.....	.....	231,454 05
4. Franklin Bank of Portage Co...	92,200 00	56,283 00	.....	776 88	20,410 59	.....	.....	3,927 06	49 48	.....	172,747 01
5. Forest City Bank, Cleveland...	95,200 00	27,377 00	.....	6,581 25	50,011 09	.....	.....	4,236 29	320 00	.....	183,725 63
6. Iron Bank of Ironton.....	65,350 00	89,396 00	.....	1,397 86	70,336 13	.....	.....	4,050 79	901 37	.....	231,432 15
7. Merchants' Bank of Massillon...	115,000 00	99,121 00	.....	3,196 28	80,279 00	.....	\$5,000 00	2,733 01	.....	.....	305,329 29
8. Miami Valley Bank, Dayton.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9. Pickaway Co. Bank, Circleville.	100,000 00	88,945 00	104,000 00	2,941 43	256,900 51	.....	.....	15,336 34	.....	.....	568,123 28
10. Savings Bank, Cincinnati.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11. Springfield Bank.....	50,000 00	100,000 00	100,000 00	1,164 39	77,493 12	.....	.....	6,501 94	600 00	.....	335,759 45
12. Stark County Bank, Canton....	20,000 00	39,664 00	15,000 00	555 15	39,016 68	.....	.....	1,477 50	.....	.....	115,713 33
13. Union Bank, Sandusky City....	114,000 00	24,993 00	1,000 00	2,145 45	128,644 33	.....	.....	.....	.....	1 53	270,784 31
Total Free Banks.....	853,250 00	767,652 00	233,000 00	59,831 62	985,715 82	7,009 91	5,000 00	49,400 00	1,870 85	1 53	2,962,731 73

BRANCHES OF THE STATE BANK OF OHIO.			Safety fund at Cr. of B'd of Control.									
1. Athens Branch.....	100,000 00	196,445 00	900 00	2,359 64	63,633 66	25,310 41	5,992 67	8,324 59	.....	9,793 91	412,759 88	
2. Akron Branch, (insolvent).....	100,000 00	194,656 00	1,075 00	3,921 65	150,411 96	25,033 16	.....	5,751 64	.....	.....	480,849 41	
3. Belmont Branch, Bridgeport...	250,000 00	391,670 00	2,665 00	20,551 26	268,443 53	34,814 85	.....	12,153 06	.....	8,774 56	988,972 26	
4. Chillicothe Branch.....	175,000 00	275,148 00	.....	32,770 80	319,630 36	52,978 04	30,405 46	16,083 73	.....	11,529 81	913,446 20	
5. Commercial Branch, Cleveland.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
6. Commercial Branch, Toledo, (insolvent).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
7. Dayton Branch.....	107,000 00	184,755 00	352 75	12,247 18	171,209 85	19,064 72	.....	5,875 52	635 00	4,860 27	506,000 29	
8. Delaware County Branch, Delaware.....	94,500 00	188,219 00	2,500 00	2,614 91	78,770 33	15,792 14	.....	3,582 46	.....	3,348 52	389,327 36	
9. Exchange Branch, Columbus...	125,000 00	217,938 00	1,364 00	9,455 68	55,084 84	12,818 09	.....	4,815 28	.....	7,619 54	434,095 43	
10. Farmers' Branch, Ashtabula...	100,000 00	184,359 00	747 00	1,344 34	42,756 58	21,220 91	.....	5,173 92	.....	3,433 95	359,035 70	
11. Farmers' Branch, Mansfield...	100,000 00	189,778 00	.....	5,963 61	54,293 37	23,986 42	.....	4,131 93	.....	4,228 98	382,382 31	
12. Farmers' Branch, Ripley.....	100,000 00	197,329 00	900 00	1,546 72	65,234 34	27,617 16	.....	6,148 66	.....	2,750 78	401,526 66	
13. Farmers' Branch, Salem.....	100,000 00	191,896 00	1,290 00	1,915 84	71,064 14	29,470 75	.....	5,767 03	140 00	3,636 49	405,180 25	
14. Franklin Branch, Cincinnati, (withdrawn).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
15. Franklin Branch.....	175,000 00	296,344 00	1,790 00	36,490 87	234,117 77	22,477 67	.....	10,994 53	.....	6,892 57	784,107 41	
16. Guernsey Branch, Washington...	100,000 00	195,440 00	1,210 00	499 62	50,098 41	11,442 42	.....	2,613 38	.....	1,235 21	362,539 04	
17. Harrison County Branch, Cadiz...	100,000 00	193,212 00	3,425 00	6,121 21	67,858 44	23,103 89	.....	4,118 59	.....	.....	397,839 13	
18. Hocking Valley Branch, Lancaster.....	100,000 00	197,428 00	5,600 00	2,906 29	47,022 45	16,546 30	.....	4,087 51	.....	3,118 30	376,708 85	
19. Jefferson Branch, Steubenville...	100,000 00	191,977 00	1,072 00	10,798 37	75,313 36	15,018 17	.....	4,773 58	.....	4,190 30	403,142 78	
20. Knox County Branch, Mount Vernon.....	100,000 00	189,455 00	4,875 00	5,904 25	69,711 71	20,054 38	.....	4,121 10	1,164 00	1,226 35	396,511 79	
21. Licking County Branch, Newark, (insolvent).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
22. Logan Branch, Logan.....	100,000 00	200,000 00	3,150 00	1,305 35	62,759 11	24,498 45	.....	5,216 71	.....	5,664 61	402,594 23	
23. Lorain Branch, Elyria.....	75,000 00	142,565 00	1,700 00	13,926 42	25,510 97	4,372 14	.....	2,520 29	.....	2,430 92	268,025 74	
24. Mad River Valley Branch, Springfield.....	100,000 00	191,754 00	.....	1,041 73	118,354 85	21,100 52	2,446 00	5,967 41	.....	2,134 69	442,799 20	
25. Marietta Branch.....	100,000 00	195,303 00	.....	983 94	77,453 67	20,908 80	.....	5,019 89	.....	4,625 64	404,294 94	
26. Mechanics & Traders' Branch, Cincinnati, (insolvent).....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
27. Merchants' Branch, Cleveland...	125,000 00	213,408 00	20,920 51	.....	100,951 94	26,237 16	1,000 00	6,657 44	.....	6,411 34	500,586 39	
28. Miami County Branch, Troy.....	100,000 00	191,394 00	824 71	.....	71,999 70	19,572 34	.....	4,588 17	221 00	3,112 27	291,712 19	
29. Mount Pleasant Branch, Mount Pleasant.....	100,000 00	196,617 00	1,200 00	370 48	23,860 21	21,131 86	.....	4,944 31	835 00	3,383 88	352,342 74	
30. Muskingum Branch, Zanesville...	100,000 00	196,918 00	1,200 00	5,712 39	161,494 90	27,976 32	.....	6,111 37	414 00	.....	499,826 98	
31. Norwalk Branch.....	125,000 00	227,713 00	600 00	2,535 51	16,775 69	24,200 00	.....	4,971 92	.....	4,440 24	406,236 36	
32. Piqua Branch.....	100,000 00	195,099 00	73 70	49 41	112,132 70	10,818 37	.....	5,532 80	30 00	3,242 95	426,978 93	
33. Portage County Branch, Ravenna.....	103,000 00	141,310 00	.....	1,228 42	59,009 57	.....	.....	2,479 57	.....	2,433 60	309,461 16	
34. Portsmouth Branch.....	100,000 00	188,814 00	.....	17,225 19	80,226 32	18,589 70	1,500 00	5,587 81	.....	.....	411,943 02	
35. Preble County Branch, Eaton...	100,000 00	196,054 00	1,315 00	.....	67,816 70	12,465 91	.....	3,651 33	.....	2,814 00	384,116 94	
36. Ross County Branch, Chillicothe.....	150,000 00	257,968 00	1,200 00	16,559 94	234,748 90	14,926 35	14,577 00	7,334 25	.....	7,389 69	704,704 13	
37. Summit County Branch, Cuyahoga Falls.....	100,000 00	194,491 00	.....	2,347 21	33,233 42	20,000 00	.....	4,068 64	.....	3,787 68	357,927 95	
38. Toledo Branch, Toledo.....	150,000 00	261,222 00	10,660 00	7,938 33	28,708 79	.....	5,000 00	5,900 00	.....	34,292 33	503,721 45	

## W.—Statement exhibiting the condition of the several incorporated banking institutions of Ohio—Continued.

Names of banks.	LIABILITIES.										
	Capital stock.	Circulation.	Safety fund at Cr. of B'd of Control.	Due to banks and bankers.	Due to individ- ual deposi- tors.	Contingent fund and undivided profits.	Bills payable and time drafts.	Discount, in- terest, &c.	Dividends unpaid.	Other liabil- ities.	Total liabil- ities.
BRANCHES OF THE STATE BANK OF OHIO—Continued.											
39. Union Branch, Massillon .....	\$150,000 00	\$265,000 00	\$3,400 00	\$15,994 73	\$41,635 82	\$28,916 91	\$3,000 00	\$4,679 15	.....	\$4,818 90	\$517,445 51
40. Wayne County Branch, Wooster .....	90,000 00	168,293 00	3,200 00	3,624 27	55,581 14	17,056 67	.....	3,472 14	...	1,764 00	342,991 22
41. Xenia Branch.....	100,000 00	180,134 00	2,800 00	1,945 20	239,267 68	21,635 52	.....	7,194 88	\$724 00	3,746 31	557,447 59
Total State branches.....	4,094,500 00	7,480,006 00	60,264 45	271,945 78	3,496,077 20	731,136 50	63,921 13	204,434 59	4,163 00	173,132 77	16,579,581 42
OLD BANKS.											
1. Ohio Life Insurance and Trust Company.....	75,000 00	3,355 00	.....	1,298,609 62	1,493,983 03	.....	720 00	.....	.....	17,687 03	2,889,354 68
Grand total.....	5,497,750 00	9,080,589 00	993,671 12	1,712,040 64	7,095,118 33	846,371 48	69,641 13	300,422 27	6,206 85	296,202 58	25,898,014 40

AUDITOR OF STATE'S OFFICE, Columbus, Ohio, February 4, 1856.

F. M. WRIGHT, Auditor of State.

## X.

*Statement exhibiting the condition of the banks of Michigan, December 24 and 26, 1855.*

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Peninsular Bank.....	Detroit .....	\$200,750	\$705,076	\$261,858	\$15,783	\$5,802	\$107,470	\$32,509	\$2,132	\$55,014	\$238,562	\$578,693	\$11,566	\$10,000
Michigan Insurance.....	Detroit .....	200,010	696,915	179,843	4,472	2,645	241,655	47,779	.....	67,034	203,990	735,014	31,340	.....
Farmers and Mechanics'.....	Detroit .....	179,678	410,363	76,244	98,606	12,900	23,426	13,697	2,164	10,894	56,020	49,646	10,079	118,216
Bank of Macomb County .....	Mount Clemens..	150,000	175,733	.....	5,625	.....	29,969	3,280	2,137	19,138	75,268	3,605	440	.....
Total of 4 banks and	1 branch.....	730,438	1,988,087	517,945	124,486	21,347	402,520	97,265	6,433	152,080	573,840	1,366,958	53,425	128,216

## Y.

ANNUAL REPORT OF THE BANK COMPTROLLER OF THE STATE OF WISCONSIN,  
FOR THE YEAR 1855.

BANK COMPTROLLER'S OFFICE,  
Madison, January 21, 1856.

In pursuance of law, the bank comptroller has the honor of submitting the following report of the transactions of his office for the year 1855:

At the date of my last annual report, the aggregate capital of the banks organized under the general banking law of this State, was \$1,450,000.

During the past year, ten banking associations with an aggregate capital of \$345,000 have been organized, and have deposited the securities required by law, to entitle them to receive circulating notes.

The names and location, the amount of securities deposited, and the amount of circulation issued to each banking association, is as follows:

Names of banks.	Capital.	Securities.	Circulation.
Bank of Beloit.....	\$60,000 00	\$55,000 00	\$39,842 00
Janesville City Bank.....	25,000 00	25,000 00	23,751 00
Kenosha County Bank.....	35,000 00	40,000 00	34,998 00
Waukesha County Bank.....	25,000 00	28,000 00	25,000 00
Dodge County Bank.....	50,000 00	28,000 00	26,748 00
Bank of Fox Lake.....	25,000 00	27,000 00	25,000 00
Oakwood Bank.....	50,000 00	31,300 00	27,000 00
Winnebago County Bank.....	25,000 00	27,000 00	24,099 00
Walworth County Bank.....	25,000 00	25,000 00	23,000 00
Central Bank of Wisconsin.....	25,000 00	25,000 00	23,100 00

The whole number of banks organized and doing business on the first Monday of January, A. D. 1856, was thirty-two, with an aggregate capital of..... \$1,970,000

The banking capital of the State has been increased during the past year..... 520,000

Notwithstanding the closing of four banking associations, having an aggregate capital of..... 225,00

The names, location, and amount of capital stock of each of the closed banks, is as follows:

Oshkosh City Bank, Oshkosh.....	\$50,000
Germania Bank, Milwaukee.....	25,000
Bank of the West, Madison.....	100,000
Exchange Bank, Milwaukee.....	50,000

225,000

The whole amount of countersigned notes issued to the banks, and outstanding on the 1st Monday of January, 1856, was..... \$1,153,284

Which is secured by the deposit of State stocks and specie, in the sum of..... 1,246,898 75



As follows :

Virginia State stocks, 6 per cent.....	\$277,500 00
Missouri.....do.....do.....	363,000 00
Tennessee.....do.....do.....	205,000 00
N. Carolina.....do.....do.....	77,000 00
Kentucky.....do.....do.....	77,000 00
Louisiana.....do.....do.....	31,500 00
Michigan.....do.....do.....	11,000 00
Wisconsin.....do.....7 per cent.....	50,000 00
Wisconsin.....do.....8 per cent.....	50,000 00
Georgia.....do.....6 per cent.....	25,000 00
Georgia.....do.....7 per cent.....	20,000 00
California.....do.....7 per cent.....	33,000 00
Gold.....	26,898 75
Total.....	<u>1,246,898 75</u>

A particular description of the stocks deposited by each bank will be found in the appendix attached to this report.

From the reports made to this office on the first Monday of January, 1856, by thirty banks, (the Dodge County Bank and the Oakwood Bank not reported,) the following items are gathered, to wit :

Capital.....	\$1,870,000 00
Circulation, (outstanding) .....	1,060,165 00
Deposites .....	2,806,341 61
Specie .....	531,713 64
Cash items.....	57,218 89
Public securities.....	1,170,422 93
Private securities.....	3,936,043 14

Tables attached to this report will exhibit the semi-annual reports of the banks on the first Monday of July, 1855, and the first Monday of January, 1856.

The whole amount of taxes collected from the several banks of this State for the year 1855, was.....	\$23,970 83
Whole amount of taxes collected in 1854, was.....	<u>18,165 63</u>

Showing an increase of revenue from that source for the past year of.....	<u>5,805 20</u>
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Since the date of my last annual report, the circulating notes of the Oshkosh City Bank at Oshkosh, as well as the circulating notes of the Germania Bank at Milwaukee, having been protested for non-payment, and the protested notes, together with the protests filed in this office, as provided by the 23d section of the banking law, the comptroller notified the officers of said banks to redeem such notes ; and they neglecting so to do within the period limited by law, notice was immediately given that all the circulating notes of said institutions should be presented at this office for redemption. The securities deposited to secure the redemption of the same were accordingly ad-

vertised and sold at the Merchants' Exchange in the city of New York, on the 12th day of March last; and it is gratifying here to state that the proceeds of such sale were sufficient to secure the redemption of all the outstanding circulating notes of each of said banks at par, which is not only an evidence of the excellency of our banking law, but of the complete security it gives to the public against all loss upon notes issued in conformity to its provisions.

BANK OF THE WEST.

On the second day of May last, the officers of the Bank of the West, at Madison, notified the bank comptroller that the said institution had closed its business and relinquished all right of further exercising its corporate powers, and having deposited a sum sufficient to redeem all their outstanding circulating notes. Notice was therefore given that all the circulating notes of said banking association would be redeemed at par on presentation at this office; and all the stocks deposited to secure the redemption of the circulation of said bank were surrendered. The first publication of the said notice was made on the seventh day of May, 1855.

On that day the outstanding circulation of the said bank	
amounted to .....	\$17,700
Amount of cash deposited with the comptroller to redeem	
the said notes was .....	17,700

EXCHANGE BANK.

On the sixteenth day of July last, the Exchange Bank of Wm. J. Bell & Co., at Milwaukie, filed a similar notice, and deposited in this office a sum sufficient to redeem its outstanding circulating notes. The first publication of the notice for the redemption of its notes was made on the 24th day of July, 1855.

On that day the outstanding circulation of said bank	
was .....	\$7,492 00
Amount of cash deposited with the comptroller to redeem	
the same was .....	7,492 00

The 36th section of the banking law provides that any banking association relinquishing its business, and depositing a sufficient sum with the comptroller to redeem its outstanding circulating notes, shall give notice for two years in some newspaper published in the county in which the bank is located, that all the circulating notes of such bank must be presented at the comptroller's office for redemption within two years from the date of such notice, or that the funds deposited for the redemption of the notes will be given up to the association.

*Statement of the amount of capital stock, the amount of countersigned notes issued to each bank, and the amount of securities on deposit to secure the redemption of such notes, on the first Monday of January, 1856.*

Names of banks.	Capital stock.	Circulation outstanding.	Amount of securities deposited.
State Bank, Madison .....	\$50,000 00	\$39,401 00	\$40,000 00
Wisconsin Marine and Fire Insurance Company, Milwaukee....	100,000 00	49,995 00	50,000 00
Bank of Racine, Racine .....	50,000 00	49,994 00	53,000 00
Rock River Bank, Beloit .....	50,000 00	50,000 00	56,000 00
City Bank of Kenosha .....	50,000 00	48,450 00	51,000 00
State Bank of Wisconsin, Milwaukee .....	250,000 00	64,800 00	70,000 00
Wisconsin Bank, Mineral Point .....	50,000 00	20,998 00	23,000 00
Farmers and Millers' Bank, Milwaukee .....	250,000 00	44,150 00	45,000 00
Jefferson County Bank, Watertown .....	50,000 00	50,000 00	55,000 00
Badger State Bank, Janesville .....	50,000 00	23,741 00	25,000 00
Racine County Bank, Racine .....	100,000 00	47,086 00	50,000 00
City Bank of Racine, Racine .....	50,000 00	46,286 00	50,000 00
Bank of Fond du Lac .....	25,000 00	24,651 00	26,000 00
Bank of Commerce, Milwaukee .....	100,000 00	20,250 00	23,000 00
Columbia County Bank, Portage city .....	50,000 00	29,453 00	31,000 00
Fox River Bank, Green Bay .....	25,000 00	24,998 00	27,000 00
Bank of Watertown, Watertown .....	50,000 00	49,992 00	53,000 00
Northern Bank, Howard .....	50,000 00	35,147 00	37,000 00
Dane County Bank, Madison .....	50,000 00	50,000 00	54,000 00
People's Bank, Milwaukee .....	25,000 00	24,997 00	25,000 00
Bank of Milwaukee .....	100,000 00	29,246 00	30,000 00
Bank of the Northwest, Fond du Lac .....	50,000 00	44,605 00	48,000 00
Bank of Beloit .....	60,000 00	39,842 00	55,000 00
Janesville City Bank .....	25,000 00	23,751 00	25,000 00
Kenosha County Bank .....	35,000 00	34,998 00	40,000 00
Dodge County Bank, Beaver Dam .....	50,000 00	26,748 00	28,000 00
Waukesha County Bank .....	25,000 00	25,000 00	28,000 00
Bank of Fox Lake .....	25,000 00	25,000 00	27,000 00
Oakwood Bank, North Pepin .....	50,000 00	27,000 00	31,300 00
Winnebago County Bank, Neenah .....	25,000 00	24,099 00	27,000 00
Walworth County Bank, Delevan .....	25,000 00	23,000 00	25,000 00
Central Bank, Janesville .....	25,000 00	23,100 00	25,000 00

*Statement exhibiting the whole amount of circulating notes returned to this office, for the purpose of being cancelled, during the past year.*

State Bank of Madison .....	\$4,881
Bank of Racine, Racine .....	45
Rock River Bank, Beloit .....	88
City Bank of Kenosha, Kenosha .....	637
State Bank of Wisconsin .....	51,000
Wisconsin Bank, Mineral Point .....	26,055
Farmers and Millers' Bank, Milwaukee .....	5,743
Jefferson County Bank, Watertown .....	2,050
Badger State Bank, Janesville .....	5,399
Racine County Bank, Racine .....	1,133
City Bank of Racine .....	5,000
Bank of Fond du Lac .....	1,236
Bank of Commerce, Milwaukee .....	15,750
Bank of Watertown .....	14
Dane County Bank, Madison .....	7,544
People's Bank, Milwaukee .....	3,000
Bank of Milwaukee .....	14,170
	<hr/>
	143,745
	<hr/>

*Banks winding up.*

Oshkosh City Bank, Oshkosh.....	\$47,860
Germania Bank, Milwaukee.....	21,994
Exchange Bank, Milwaukee.....	20,017
Bank of the West, Madison.....	27,555
	<hr/> 117,426
	<hr/> 261,171

The banks organized under our general banking law have, during the year just closed, done a safe, profitable, and legitimate business. The amount of capital invested has yielded fair returns. Their entire currency is well secured by the deposit of State stocks, and their reports show an unusual amount of specie in their vaults. Public confidence in their currency is perfect, and the integrity of their management is shown by the large amount of individual deposits.

The confidence of our citizens in our banking system is so general, and its operations have been so satisfactory, that I have not in this report proposed any alterations or improvements in its provisions, but have confined myself to a simple statement of the condition of the banks and the business of this department.

All of which is respectfully submitted.

WILLIAM M. DENNIS,  
*Bank Comptroller.*

*Statement of the condition of the banks in the State of Wisconsin on  
Monday, January 7, 1856.*

Names of banks.	RESOURCES.				
	Loans and discounts, except to directors and brokers.	Due from directors of this bank.	Due from brokers.	Over-drafts.	Stocks at their par value, deposited with State treas- urer.
The State Bank, Madison .....	\$98,970 88	.....	.....	\$337 13	\$40,000 00
Wis. Marine & Fire Ins. Comp'y, Milw'kie	380,811 47	.....	.....	4,114 48	50,000 00
Bank of Racine, Racine .....	128,665 07	.....	\$4,259 98	1,081 61	*55,634 98
Rock River Bank, Beloit .....	79,457 18	.....	9,528 13	1,600 45	56,000 00
City Bank of Kenosha, Kenosha.....	144,868 97	\$2,850 00	.....	1,009 83	51,000 00
State Bank of Wisconsin, Milwaukee .....	621,455 85	33,429 12	.....	6,209 12	70,000 00
Wisconsin Bank, Mineral Point.....	73,947 69	.....	.....	617 08	17,000 00
Farmers and Millers' Bank, Milwaukee.....	437,406 91	31,073 32	3,682 27	769 72	45,000 00
Jefferson County Bank, Watertown.....	79,203 29	.....	.....	259 90	55,000 00
Badger State Bank, Janesville .....	127,311 22	.....	3,557 98	959 23	†25,773 51
Racine County Bank, Racine.....	227,473 88	7,400 00	498 86	1,201 50	†50,000 00
City Bank of Racine, Racine .....	108,363 15	.....	2,042 00	1,565 43	50,000 00
Bank of Fond du Lac, Fond du Lac .....	67,920 67	.....	2,509 35	131 91	26,000 00
Bank of Commerce, Milwaukee .....	84,360 60	5,784 64	.....	317 67	†24,511 70
Columbia County Bank, Portage City .....	53,658 50	.....	.....	28 68	\$31,727 74
Fox River Bank, Green Bay .....	5,192 30	.....	4,951 11	3,575 02	27,000 00
Northern Bank, Howard.....	36,690 22	3,447 79	.....	118 68	37,000 00
Bank of Watertown, Watertown.....	88,250 47	632 58	7,731 84	65 06	53,000 00
Dane County Bank, Madison.....	83,279 29	.....	1,151 65	635 52	50,000 00
People's Bank, Milwaukee .....	79,806 92	.....	.....	1,054 00	25,000 00
Bank of Milwaukee, Milwaukee .....	243,767 20	.....	.....	2,363 47	†30,775 00
Bank of the Northwest, Fond du Lac....	45,937 48	300 00	2,153 38	154 04	48,000 00
Bank of Beloit, Beloit.....	48,458 05	4,262 53	.....	1,375 09	55,000 00
Janesville City Bank, Janesville .....	109,020 55	.....	50 02	.....	25,000 00
Kenosha County Bank, Kenosha.....	86,469 69	.....	569 28	.....	40,000 00
Dodge County Bank, Beaver Dam .....	No report.	.....	.....	.....	.....
Waukesha County Bank, Waukesha.....	42,694 71	.....	17,537 03	.....	28,000 00
†Bank of Fox Lake.....	21,282 86	.....	.....	89 88	27,000 00
**Winnebago County Bank.....	17,587 26	.....	1,711 26	.....	27,000 00
††Oakwood Bank .....	No report.	.....	.....	.....	.....
†††Walworth County Bank .....	20,880 32	7,963 13	.....	329 05	25,000 00
§§Central Bank of Wisconsin.....	24,004 20	3,267 37	2,160 33	.....	25,000 00
Total.....	3,667,196 85	100,410 48	64,184 47	29,963 55	1,170,422 93

\* \$2,634 98 of it reported as premium paid on stocks.

† Including premium paid.

†† \$1,511 70 of it reported as premium paid.

§ \$727 74 reported as premium paid.

§§ \$775 of it reported as premium paid.

† Commenced business August 20, 1855.

\*\* Commenced business September 19, 1855.

†† Commenced business September 8, 1855.

††† Commenced business October 1, 1855.

§§ Commenced business September 5, 1855.

## Statement of the condition of the banks in Wisconsin—Continued.

Names of banks.	RESOURCES.				
	Stocks not deposited with State treas- urer.	Promis'y notes other than for loans and discounts.	Specie.	Cash items.	Real estate.
The State Bank, Madison .....			\$40,165 43	\$831 83	\$8,500 00
Wis. Marine & Fire Ins. Comp'y, Milw'kie .....			67,465 97	2,137 02	*2,480 92
Bank of Racine, Racine .....	\$2,000 00		17,293 43	1,025 36	
Rock River Bank, Beloit .....			10,341 39	258 55	
City Bank of Kenosha, Kenosha .....	4,500 00		16,157 65	1,647 30	7,772 97
State Bank of Wisconsin, Milwaukee .....			56,671 85	10,311 87	†20,500 00
Wisconsin Bank, Mineral Point .....			6,359 64	†6,000 00	
Farmers and Millers' Bank, Milwaukee .....	\$6,496 04		33,460 16	7,600 49	13,000 00
Jefferson County Bank, Watertown .....			12,216 06	3,351 22	5,000 00
Badger State Bank, Janesville .....			18,763 78	222 92	499 60
Racine County Bank, Racine .....			13,936 03	492 68	
City Bank of Racine, Racine .....		\$1,800 00	13,797 70	971 22	
Bank of Fond du Lac, Fond du Lac .....			14,924 43	1,320 03	6,648 00
Bank of Commerce, Milwaukee .....			10,560 22	4,268 27	†1,927 72
Columbia County Bank, Portage City .....			9,014 91	.....	8,985 37
Fox River Bank, Green Bay .....	11,665 00	36,564 79	11,173 17	1,092 18	**2,102 33
Northern Bank, Howard .....			17,297 38	500 00	
Bank of Watertown, Watertown .....			11,633 95	1,242 00	8,796 39
Dane County Bank, Madison .....	5,000 00		18,332 90	†4,000 00	††2,111 74
People's Bank, Milwaukee .....			10,408 94	601 00	1,936 34
Bank of Milwaukee, Milwaukee .....			18,720 04	781 76	
Bank of the Northwest, Fond du Lac .....		11,823 00	10,306 88	††1,540 68	4,000 00
Bank of Beloit, Beloit .....		24,000 00	21,454 97	§§3,893 11	
Janesville City Bank, Janesville .....			9,114 50	61 00	
Kenosha County Bank, Kenosha .....			8,180 61	363 19	
Dodge County Bank, Beaver Dam .....	No report.				
Waukesha County Bank, Waukesha .....			16,079 04	354 17	
Bank of Fox Lake .....			6,381 15	305 67	
Winnebago County Bank .....			11,249 52	487 75	
Oakwood Bank .....	No report.				
Walworth County Bank .....			5,665 33	1,432 22	
Central Bank of Wisconsin .....		100 00	14,556 61	125 40	
Total .....	29,661 04	74,287 79	531,713 64	57,218 89	94,261 38

\* Reported as office furniture, and refitting old office.

† Including property and fixtures.

‡ In hands of bank comptroller.

§ Including premium paid on all stocks.

|| \$955 94 of it reported as office furniture.

†† Reported as personal property.

\*\* Including personal property.

††† Reported as office fixtures.

††† \$1,500 of it being for safe, plate, and outfit.

) §1,148 23 reported as office furniture.



## Statement of the condition of the banks in Wisconsin—Continued.

Names of banks.	RESOURCES.				
	Loss and expense account.	Bills of solvent banks on hand.	Bills of suspended banks.	Due from banks.	Total resources.
The State Bank, Madison.....		\$29,221 00		*\$21,748 38	\$239,774 65
Wis. Marine & Fire Ins. Comp'y, Milw'kie.		69,195 00	\$33 00	61,291 68	637,529 54
Bank of Racine, Racine .....		33,617 00		4,696 04	248,273 47
Rock River Bank, Beloit .....		19,080 00		9,056 68	185,322 38
City Bank of Kenosha, Kenosha.....		20,050 00	190 00	12,043 94	262,090 66
State Bank of Wisconsin, Milwaukee.	\$234 62	13,104 00		26,693 73	858,610 16
Wisconsin Bank, Mineral Point.....		1,787 00		449 59	106,161 00
Farmers and Millers' Bank, Milwaukee.	†2,648 58	34,539 00	43 00	26,121 73	641,841 22
Jefferson County Bank, Watertown.....		12,892 00	16 00	10,224 71	178,163 18
Badger State Bank, Janesville.....	†1,316 23	35,717 75	67 00	14,605 10	228,794 32
Racine County Bank, Racine.....		26,584 00	234 00	33,451 83	361,272 78
City Bank of Racine, Racine.....		50,345 00		1,027 70	229,912 20
Bank of Fond du Lac, Fond du Lac.....		19,884 00	72 00	2,107 06	141,607 45
Bank of Commerce, Milwaukee.....	3,983 09	7,532 00		4,655 97	147,901 88
Columbia County Bank, Portage City .....	610 00	4,113 00		6,092 43	114,230 63
Fox River Bank, Green Bay.....	998 97	5,445 00		5,534 67	115,294 54
Northern Bank, Howard .....		9,612 00	39 00	15,830 49	120,535 56
Bank of Watertown, Watertown.....	‡2,071 86	9,260 00	174 00		182,858 15
Dane County Bank, Madison.....		17,494 00	82 00	14,382 37	196,459 47
People's Bank, Milwaukee .....	\$1,300 00	15,767 00	309 00	†7,055 93	143,239 13
Bank of Milwaukee, Milwaukee .....	279 63	44,462 00	124 00	26,949 47	368,262 57
Bank of the Northwest, Fond du Lac .....		11,771 00	23 00	9,750 59	145,760 05
Bank of Beloit, Beloit .....		18,709 00	10 00	5,835 66	182,998 41
Janesville City Bank, Janesville.....		40,408 24		9,032 54	192,686 85
Kenosha County Bank, Kenosha.....	**2,961 86	9,506 00		161 78	148,212 41
Dodge County Bank, Beaver Dam .....	No report.				
Waukesha County Bank, Waukesha.....	††436 51	3,800 00		2,083 84	110,985 30
Bank of Fox Lake.....	999 77	7,783 00		7,178 83	71,021 16
Winnebago County Bank.....	1,157 89	15,120 00	15 00	11,690 21	86,018 89
Oakwood Bank.....	No report.				
Walworth County Bank.....	††2,457 98	6,767 00		2,963 52	73,458 55
Central Bank of Wisconsin.....	‡‡‡1,091 87	10,284 00	70 00	10,444 85	91,104 63
Total.....	24,548 86	603,848 99	1,501 00	363,161 32	6,810,381 19

\* Including bankers.

† Including fixtures.

‡ Including outfit.

‡ Reported as office furniture, plate, &amp;c.

§ Reported as fixtures and bank note plate.

¶ Including brokers.

\*\* Including bank note plate, outfit, and personal estate.

†† Reported as office furniture.

‡‡ Including office furniture and outfit.

‡‡‡ Reported as furniture, plate, and printing.

*Statement of the condition of the banks in Wisconsin—Continued.*

Names of banks.	LIABILITIES.				
	Capital.	Registered notes in circulation.	Due to depositors on demand.	Due to others not included under either of the above heads.	Total liabilities.
The State Bank, Madison.....	\$50,000 00	\$39,401 00	\$132,227 64	\$18,146 01	\$239,774 65
Wis. Marine & Fire Ins. Comp'y, Milw'kie.	100,000 00	49,226 00	338,015 82	150,287 72	637,529 54
Bank of Racine, Racine.....	50,000 00	49,934 00	138,466 23	9,873 24	248,273 47
Rock River Bank, Beloit.....	50,000 00	50,000 00	43,173 71	42,148 67	185,322 38
City Bank of Kenosha, Kenosha.....	50,000 00	48,270 00	136,276 23	27,544 43	262,090 66
State Bank of Wisconsin, Milwaukee.	250,000 00	64,750 00	381,411 30	162,448 86	858,610 16
Wisconsin Bank, Mineral Point.....	50,000 00	20,939 00	32,651 21	2,570 79	106,161 00
Farmers and Millers' Bank, Milwaukee.	250,000 00	42,056 00	246,274 76	103,510 46	641,841 22
Jefferson County Bank, Watertown.....	50,000 00	49,639 00	78,524 18	.....	178,163 18
Badger State Bank, Janesville.....	50,000 00	23,435 00	139,143 72	16,215 60	228,794 32
Racine County Bank, Racine.....	100,000 00	45,716 00	143,056 45	72,500 33	361,272 78
City Bank of Racine, Racine.....	50,000 00	46,286 00	86,129 34	47,496 86	229,912 20
Bank of Fond du Lac, Fond du Lac.....	25,000 00	24,298 00	81,483 75	10,825 70	141,607 45
Bank of Commerce, Milwaukee.....	100,000 00	17,998 00	11,789 58	18,114 30	147,901 88
Columbia County Bank, Portage City.....	50,000 00	29,493 00	31,923 87	2,813 76	114,230 63
Fox River Bank, Green Bay.....	25,000 00	24,622 00	28,829 44	36,843 10	115,294 54
Northern Bank, Howard.....	50,000 00	34,971 00	31,060 06	4,504 50	120,535 56
Bank of Watertown, Watertown.....	50,000 00	49,992 00	52,354 56	30,511 59	182,858 15
Dane County Bank, Madison.....	50,000 00	50,000 00	89,459 47	7,000 00	196,459 47
People's Bank, Milwaukee.....	25,000 00	21,858 00	75,966 91	20,414 22	143,239 13
Bank of Milwaukee, Milwaukee.....	100,000 00	28,348 00	126,833 89	113,080 68	368,262 57
Bank of the Northwest, Fond du Lac.....	50,000 00	38,488 00	54,219 22	3,052 83	145,760 05
Bank of Beloit, Beloit.....	60,000 00	39,842 00	66,932 98	16,223 43	182,998 41
Janesville City Bank, Janesville.....	25,000 00	23,751 00	62,139 20	81,796 65	192,686 85
Kenosha County Bank, Kenosha.....	35,000 00	34,578 00	35,037 58	43,596 83	148,212 41
Dodge County Bank, Beaver Dam.....	No report.				
Waukesha County Bank, Waukesha.....	25,000 00	25,000 00	55,833 35	*5,151 95	110,985 30
Bank of Fox Lake.....	25,000 00	25,000 00	16,881 86	4,139 30	71,021 16
Winnebago County Bank.....	25,000 00	23,874 00	26,402 08	10,742 81	86,018 89
Oakwood Bank.....	No report.				
Walworth County Bank.....	25,000 00	23,000 00	22,930 72	2,527 83	73,458 55
Central Bank of Wisconsin.....	25,000 00	15,400 00	40,912 50	49,792 13	91,104 63
Total.....	1,870,000 00	1,060,165 00	2,806,341 61	1,073,874 58	6,810,381 19

\* \$1,428 35 of it reported as unpaid dividends.

† \$1,404 98 reported as profits.

OFFICE BANK COMPTROLLER, MADISON, WIS., January 19, 1856.

I certify that the foregoing statement is an abstract of the semi-annual reports made to this office by the several banks that made reports (as far as it was practicable to arrange the items of the returns under general heads) in pursuance of the provisions of the 41st section of the act entitled "An act to authorize the business of banking," approved April 19, 1852.

WILLIAM M. DENNIS, *Bank Comptroller.*

*Summary of the items of capital, circulation and deposits, specie and cash items, public securities and private securities, of the banks of the State of Wisconsin, on the morning of Monday, January 7, 1856.*

Capital.....	\$1,870,000 00
Circulation.....	1,060,165 00
Deposites.....	2,806,341 61
Specie.....	531,713 64
Cash items.....	57,218 89
Public securities.....	1,170,422 93
Private securities.....	3,936,043 14

*Statement in detail of the stocks held for each banking association, and the amount of circulation issued and outstanding on the same, on the first Monday of January, 1856.*

## STATE BANK, MADISON.

Wisconsin 8's .....	\$20,000	
Wisconsin 7's .....	8,000	
Missouri 6's .....	12,000	
	<hr/>	\$40,000
Circulation .....		39,401

## WISCONSIN MARINE AND FIRE INSURANCE COMPANY, MILWAUKIE.

Wisconsin 8's .....	20,000	
Wisconsin 7's .....	30,000	
	<hr/>	50,000
Circulation .....		49,995

## BANK OF RACINE, RACINE.

Virginia 6's .....	5,000	
Tennessee 6's .....	10,000	
Missouri 6's .....	38,000	
	<hr/>	53,000
Circulation .....		49,994

## ROCK RIVER BANK, BELOIT.

Virginia 6's .....	40,000	
Kentucky 6's .....	5,000	
Missouri 6's .....	11,000	
	<hr/>	56,000
Circulation .....		50,000

## CITY BANK OF KENOSHA, KENOSHA.

Virginia 6's .....	25,000	
Kentucky 6's .....	13,000	
Georgia 6's .....	12,000	
Louisiana 6's .....	1,000	
	<hr/>	51,000
Circulation .....		48,450

## STATE BANK OF WISCONSIN, MILWAUKIE.

Tennessee 6's .....	31,000	
Kentucky 6's .....	6,000	
Missouri 6's .....	33,000	
	<hr/>	70,000
Circulation .....		64,800

## WISCONSIN BANK, MINERAL POINT.

Missouri 6's .....	\$17,000	
Specie.....	6,000	
	<hr/>	\$23,000
Circulation .....		20,998

## FARMERS AND MILLERS' BANK, MILWAUKIE.

Kentucky 6's .....	33,000	
Tennessee 6's .....	7,000	
Louisiana 6's.....	5,000	
	<hr/>	45,000
Circulation .....		44,150

## JEFFERSON COUNTY BANK, WATERTOWN.

Virginia 6's .....	50,000	
California 7's.....	5,000	
	<hr/>	55,000
Circulation .....		50,000

## BADGER STATE BANK, JANESVILLE.

Missouri 6's .....	25,000	
Circulation .....		23,741

## RACINE COUNTY BANK, RACINE.

Virginia 6's .....	25,000	
Louisiana 6's .....	7,000	
Tennessee 6's.....	13,000	
Missouri 6's.....	5,000	
	<hr/>	50,000
Circulation .....		47,086

## CITY BANK OF RACINE, RACINE.

Tennessee 6's.....	13,000	
Virginia 6's.....	17,000	
Missouri 6's.....	20,000	
	<hr/>	50,000
Circulation .....		46,286

## BANK OF FOND DU LAC, FOND DU LAC.

Tennessee 6's.....	25,000	
Missouri 6's.....	1,000	
	<hr/>	26,000
Circulation .....		24,651

## BANK OF COMMERCE, MILWAUKIE.

Tennessee 6's ..	\$23,000
Circulation .....	20,250

## COLUMBIA COUNTY BANK, PORTAGE CITY.

Missouri 6's.....	\$12,000
North Carolina 6's.....	4,000
Wisconsin 8's.....	10,000
Tennessee 6's.....	5,000
	<hr/>
	31,000
Circulation .....	29,493

## FOX RIVER BANK, GREEN BAY.

Virginia 6's.....	10,000
Missouri 6's.....	3,000
Tennessee 6's.....	14,000
	<hr/>
	27,000
Circulation .....	24,998

## NORTHERN BANK, HOWARD.

Virginia 6's.....	25,000
Missouri 6's.....	12,000
	<hr/>
	37,000
Circulation .....	35,147

## BANK OF WATERTOWN, WATERTOWN.

North Carolina 6's.....	18,000
Michigan 6's.....	11,000
Tennessee 6's.....	10,000
Kentucky 6's.....	4,000
Louisiana 6's ..	3,000
Wisconsin 7's.....	7,000
	<hr/>
	53,000
Circulation .....	49,992

## DANE COUNTY BANK, MADISON.

Missouri 6's.....	10,000
Tennessee 6's .....	10,000
North Carolina 6's .....	25,000
Georgia 6's.....	5,000
Specie.....	4,000
	<hr/>
	54,000
Circulation .....	50,000

## PEOPLE'S BANK, MILWAUKIE.

Georgia 7's .....	\$20,000	
Virginia 6's .....	5,000	
	<hr/>	\$25,000
Circulation .....		24,997

## BANK OF MILWAUKIE, MILWAUKIE.

North Carolina 6's .....	9,000	
Kentucky 6's .....	16,000	
Wisconsin 7's .....	5,000	
	<hr/>	30,000
Circulation .....		29,246

## BANK OF THE NORTHWEST, FOND DU LAC.

Missouri 6's .....	25,000	
California 7's .....	3,000	
Tennessee 6's .....	5,000	
North Carolina 6's .....	10,000	
Georgia 6's .....	5,000	
	<hr/>	48,000
Circulation .....		44,605

## BANK OF BELOIT, BELOIT.

Missouri 6's .....	55,000
Circulation .....	39,842

## JANESVILLE CITY BANK, JANESVILLE.

Virginia 6's .....	19,000	
Missouri 6's .....	6,000	
	<hr/>	25,000
Circulation .....		23,751

## KENOSHA COUNTY BANK, KENOSHA.

Missouri 6's .....	11,000	
Virginia 6's .....	4,000	
Louisiana 6's .....	10,000	
California 7's .....	5,000	
	<hr/>	40,000
Circulation .....		34,998

## DODGE COUNTY BANK, BEAVER DAM.

Tennessee 6's .....	10,000
Georgia 6's .....	3,000
North Carolina 6's .....	11,000



Louisiana 6's.....	\$500	
Virginia 6's.....	500	
Specie.....	3,000	
	<hr/>	\$28,000
Circulation .....		26,748

## WAUKESHA COUNTY BANK, WAUKESHA.

Missouri 6's .....	10,000	
Virginia 6's.....	5,000	
Louisiana 6's .....	5,000	
California 7's.....	5,000	
Tennessee 6's .....	3,000	
	<hr/>	28,000
Circulation .....		25,000

## BANK OF FOX LAKE, FOX LAKE.

Virginia 6's.....	15,000	
Missouri 6's .....	5,000	
California 7's .....	5,000	
Tennessee 6's .....	2,000	
	<hr/>	27,000
Circulation .....		25,000

## WINNEBAGO COUNTY BANK, NEENAH.

Missouri 6's.....	17,000	
Virginia 6's .....	10,000	
	<hr/>	27,000
Circulation .....		24,099

## OAKWOOD BANK, NORTH PEPIN.

Missouri 6's .....	26,000	
Virginia 6's .....	5,000	
Specie.....	300	
	<hr/>	31,300
Circulation .....		27,000

## WALWORTH COUNTY BANK, DELAVAN.

Tennessee 6's .....	20,000	
Virginia 6's .....	3,000	
Missouri 6's .....	2,000	
	<hr/>	25,000
Circulation .....		23,000

## CENTRAL BANK OF WISCONSIN, JANESVILLE.

Virginia 6's .....	14,000
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Tennessee 6's .....	\$4,000	
Missouri 6's .....	7,000	
		<hr/>
Circulation .....		\$25,000
		23,000

## BANKS WINDING UP.

## OSHKOSH CITY BANK, OSHKOSH.

Specie .....	2,040
Circulation .....	2,040

## GERMANIA BANK, MILWAUKIE.

Specie .....	506
Circulation .....	506

## EXCHANGE BANK, MILWAUKIE.

Specie .....	2,475
Circulation .....	2,475

## BANK OF THE WEST, MADISON.

Specie .....	7,445
Circulation .....	7,445

AA.—Synopsis of the returns of the banks in the different States at the dates annexed.

State.	Date.	No. of banks & branches.	Capital.	Loans & discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Maine.....	Oct., 1850	32	\$3,248,000	\$5,830,230	.....	\$111,905	.....	\$778,955	\$187,435	.....	\$475,589	\$2,654,208	\$1,923,671	\$48,006	\$38,285
	Jan., 1854	60	5,913,870	11,166,519	.....	116,842	.....	1,581,596	365,490	.....	1,132,610	5,217,750	2,446,470	136,879	99,202
	June, 1854	60	6,393,369	12,114,697	.....	123,011	.....	1,681,637	554,679	.....	1,163,522	4,623,906	3,816,104	161,592	164,625
	Dec., 1854	71	7,301,252	13,181,908	\$8,850	112,694	.....	1,781,065	539,974	.....	1,025,208	5,691,815	2,914,601	172,628	19,559
	Dec., 1855	75	7,899,793	13,066,956	.....	113,789	.....	1,396,430	464,561	.....	753,085	5,077,248	2,011,028	118,975	104,173
New Hampshire. ....	Dec., 1850	22	2,375,900	\$3,821,120	.....	43,670	.....	447,453	91,444	.....	129,399	1,897,111	566,634	.....	.....
	Dec., 1853	35	3,376,000	6,518,188	.....	54,153	.....	587,859	157,667	.....	180,239	3,021,579	868,357	.....	.....
	June, 1854	35	3,416,000	6,751,885	.....	53,719	.....	593,425	103,183	.....	182,319	3,031,596	880,071	.....	.....
	Sept., 1854	35	3,416,000	6,664,015	.....	53,596	.....	607,139	111,684	.....	172,502	2,999,762	977,252	.....	.....
	Dec., 1854	36	3,626,000	6,891,621	.....	52,343	.....	602,447	124,860	.....	176,434	3,079,548	775,410	.....	.....
Vermont. ....	Dec., 1855	46	4,449,300	8,037,427	.....	56,519	.....	769,963	241,323	.....	236,411	3,569,482	958,474	.....	.....
	Aug., 1850	27	2,197,240	4,423,719	40,500	94,497	.....	1,001,789	127,637	\$2,376	127,325	2,856,027	546,703	32,984	.....
	Aug., 1853	33	2,914,040	6,840,932	117,125	104,768	\$16,324	1,301,033	185,999	.....	188,173	4,764,439	734,216	22,136	.....
	Aug., 1854	40	3,275,656	6,572,951	140,864	126,115	85,132	1,079,686	125,902	.....	196,680	3,986,709	745,170	15,715	979
	July and August, 1855.	42	3,603,460	6,710,928	151,875	123,237	49,428	1,150,362	54,556	32,845	201,548	3,704,341	801,039	4,788	7,647
Massachusetts .....	Sept., 1850	126	36,925,050	63,330,024	.....	988,235	.....	5,335,002	4,048,521	.....	2,993,178	17,005,826	11,176,827	6,549,929	442,084
	Sept., 1853	137	43,270,500	77,172,079	.....	1,090,462	.....	6,666,412	5,346,161	.....	3,563,782	21,172,369	15,067,204	8,608,238	474,051
	Aug., 1854	143	54,492,660	93,341,953	.....	1,186,509	.....	8,225,682	5,325,594	.....	3,828,402	24,803,758	18,783,281	6,930,099	563,313
	Aug., 1855	169	58,632,350	99,506,711	.....	1,281,601	.....	7,010,323	4,547,710	.....	4,409,402	23,116,024	21,478,717	5,947,835	494,542
	Sept., 1855	169	58,632,350	99,506,711	.....	1,281,601	.....	7,010,323	4,547,710	.....	4,409,402	23,116,024	21,478,717	5,947,835	494,542
Rhode Island .....	Sept., 1850	63	11,645,492	15,492,547	151,277	283,844	13,461	441,164	537,761	.....	297,661	2,553,865	1,488,596	650,560	133,773
	Sept., 1853	77	15,917,429	22,844,911	121,414	264,812	28,145	1,004,863	844,329	.....	359,699	4,895,529	2,238,856	1,062,615	362,729
	Sept., 1854	87	17,511,162	25,233,304	111,988	262,164	35,429	932,619	880,724	.....	312,606	5,035,073	2,732,367	1,046,658	329,425
	Sept., 1855	92	18,682,802	26,385,458	131,072	323,092	70,285	1,242,362	1,157,251	.....	385,767	5,404,104	2,914,596	1,192,449	357,539
	Sept., 1855	92	18,682,802	26,385,458	131,072	323,092	70,285	1,242,362	1,157,251	.....	385,767	5,404,104	2,914,596	1,192,449	357,539
Connecticut .....	April, 1850	43	9,907,503	15,607,315	.....	389,983	396,035	1,657,411	245,349	103,614	640,622	5,253,884	2,395,311	468,768	38,961
	April, 1853	55	13,164,594	24,601,165	644,962	384,800	713,414	1,890,685	426,538	202,204	1,145,857	10,224,441	3,542,935	716,770	829,581
	April, 1854	63	15,597,891	28,292,321	1,298,677	386,212	564,522	2,205,068	459,502	206,921	1,207,381	11,219,566	3,910,160	1,008,655	1,022,940
	April, 1855	68	17,147,385	23,704,458	1,391,218	375,612	673,037	2,272,606	341,754	281,220	810,101	6,871,102	3,433,081	945,844	482,975
	April, 1855	68	17,147,385	23,704,458	1,391,218	375,612	673,037	2,272,606	341,754	281,220	810,101	6,871,102	3,433,081	945,844	482,975
New York .....	Sept., 1850	198	48,618,762	107,132,389	13,177,944	3,321,589	736,120	10,423,509	3,031,957	10,498,824	10,045,320	26,415,556	50,774,193	21,873,928	2,984,727
	Dec., 1853	313	79,018,980	153,118,468	21,453,585	5,272,690	151,528	11,529,339	3,488,890	18,175,670	14,149,769	32,573,189	75,554,481	20,227,967	5,848,627
	June, 1854	324	81,589,239	161,348,934	20,641,474	5,556,571	665,862	10,655,381	3,591,907	20,551,709	10,792,429	31,266,903	83,917,411	21,938,504	4,895,832
	Sept., 1854	329	83,773,288	163,216,392	20,820,653	5,178,831	767,642	12,475,292	3,665,954	16,453,329	13,661,565	31,507,780	84,970,840	21,081,456	4,731,884
	Sept., 1855	338	85,589,590	192,161,111	20,590,150	5,857,537	.....	12,666,517	2,958,038	18,096,545	10,910,330	31,340,003	88,852,395	26,045,439	3,615,502
New Jersey .....	Jan., 1851	26	3,754,900	7,158,977	.....	270,546	183,468	1,578,663	.....	.....	622,855	3,046,658	2,411,861	373,453	.....
	Jan., 1854	38	5,147,741	10,663,627	974,895	267,804	224,448	432,378	42,685	32,849	805,533	4,917,412	4,133,454	486,561	.....
	Jan., 1855	32	5,214,885	9,177,334	821,964	240,921	158,396	1,810,707	418,342	.....	826,452	3,552,585	3,290,462	483,875	.....
	Jan., 1856	35	5,682,262	10,999,919	760,697	265,228	71,587	1,639,249	502,949	.....	782,659	4,285,079	3,994,541	616,321	.....
	Jan., 1856	35	5,682,262	10,999,919	760,697	265,228	71,587	1,639,249	502,949	.....	782,659	4,285,079	3,994,541	616,321	.....

## AA—Continued.

State.	Date.	No. of banks & branches.	Capital.	Loans & dis- counts.	Stocks.	Real estate.	Other invest- ments.	Due by other banks.	Notes of oth- er banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabi- ties.
Pennsylvania .....	Nov., 1850	58	17,926,292	\$39,430,145	\$1,428,354	\$1,134,413	\$1,203,064	\$4,266,916	\$2,591,962	\$2,864,944	\$4,327,394	11,798,996	18,484,779	\$5,857,740	\$56,878
	Nov., 1853	66	19,768,864	48,656,884	1,141,649	1,007,843	652,756	5,375,738	3,804,410	3,879,120	4,331,656	17,420,348	22,747,991	4,640,970	36,647
	Nov., 1854	64	19,864,825	48,641,393	2,153,492	1,159,740	599,663	4,840,118	3,769,420	3,927,949	3,944,602	16,739,069	21,076,464	3,930,665	2,716,872
	Nov., 1855	71	22,026,596	52,549,199	2,714,232	1,128,674	678,018	5,647,642	4,460,673	155,376	6,738,650	16,883,199	25,340,814	4,955,485	96,792
Delaware .....	Jan., 1851	9	1,293,185	2,264,313	52,986	117,981	2,000	306,545	74,600	51,022	159,773	833,960	502,755	170,873	.....
	Jan., 1854	9	1,343,185	2,915,602	62,681	124,262	.....	352,286	81,511	177,293	133,367	1,286,933	860,947	107,075	.....
	Jan., 1855	10	1,393,175	3,048,141	37,466	124,356	29,140	402,179	39,051	267,215	90,149	1,380,991	859,010	127,510	.....
	Jan., 1856	11	1,493,185	2,906,253	44,086	137,524	3,814	387,079	39,830	156,055	180,051	1,192,204	852,164	125,303	8,000
Maryland .....	Jan., 1851	25	8,123,881	14,900,816	760,417	405,245	768	1,173,200	965,796	78,552	2,709,699	3,523,869	5,838,766	1,923,206	9,895
	Jan., 1854	25	9,558,409	18,358,441	825,339	321,007	28,256	1,681,036	158,827	1,585,092	3,405,090	4,918,381	8,621,052	2,348,791	71,645
	Jan., 1855	29	10,411,874	17,588,718	618,295	333,930	595,223	1,490,609	1,566,361	96,518	2,987,225	4,118,197	7,268,888	1,511,970	891,230
	Jan., 1856	31	11,202,606	20,616,005	644,600	318,896	698,890	1,649,166	1,482,744	82,961	3,398,101	5,297,983	8,370,345	1,924,756	938,108
Virginia .....	Oct., 1850	37	9,824,545	19,646,777	969,914	764,282	240,498	1,925,652	552,153	.....	2,928,174	10,256,997	4,717,732	308,841	.....
	Jan., 1854	55	12,796,466	24,913,789	2,259,812	756,551	26,259	2,710,180	1,271,453	.....	3,721,042	14,298,792	6,513,027	635,127	5,495
	Jan., 1855	58	14,033,838	23,331,939	3,127,300	786,952	114,433	1,596,434	1,125,106	247,909	2,728,482	10,834,963	5,615,666	815,830	51,546
	Jan., 1856	57	13,600,188	25,319,948	3,647,366	807,981	114,433	2,186,725	999,764	25,999	3,151,109	13,014,926	6,204,340	663,995	36,602
North Carolina .....	Nov., 1850	18	3,789,250	6,056,726	150,000	137,806	18,785	1,074,794	483,947	.....	1,645,028	4,249,883	942,098	60,682	4,825
	Dec., 1853	25	4,818,565	10,366,247	64,175	137,154	.....	1,842,569	643,821	73,324	1,857,048	7,320,667	1,808,587	186,993	51,013
	Nov., 1854	26	5,205,073	11,468,527	123,275	145,033	12,769	672,991	409,764	39,238	1,291,436	6,667,762	1,130,329	112,047	16,907
	Nov. & Dec., 1855.	28	6,031,945	11,558,430	123,985	171,037	4,067	785,852	378,690	.....	1,360,995	5,750,092	1,101,113	234,832	10,710
South Carolina .....	Jan., 1851	14	13,213,031	23,212,330	963,611	338,429	266,205	5,020,998	810,895	306,909	2,218,223	11,771,270	3,665,686	3,035,893	23,260
	March, 1854	18	16,073,580	24,365,690	2,775,059	419,370	1,369,582	1,611,799	645,639	.....	1,621,973	9,715,783	3,752,260	1,878,291	159,193
	June, 1854	19	16,598,196	24,373,688	1,657,930	472,488	977,607	1,620,879	583,573	.....	1,559,294	8,004,091	3,375,707	1,628,130	143,267
	Sept., 1854	19	16,603,253	23,149,098	1,670,305	510,565	571,049	1,198,421	441,864	.....	1,283,284	6,739,633	2,871,095	1,197,949	53,936
	Sept., 1855	20	17,516,600	22,238,900	3,483,011	600,880	951,832	1,057,476	494,135	.....	1,228,221	6,504,679	3,068,188	1,100,299	46,532
Georgia .....	Dec., 1850	21	13,423,198	11,421,626	1,574,349	7,195,063	2,377,715	3,117,466	535,593	141,300	2,112,146	9,898,827	2,580,826	433,422	1,452,121
	Dec., 1853	18	12,957,600	13,567,469	2,193,848	8,176,932	7,712,954	1,735,422	603,957	247,852	1,576,813	9,518,777	2,523,227	722,035	1,089,935
	July, 1854	21	13,413,100	11,648,559	2,331,661	8,308,929	423,130	1,094,368	633,744	43,611	1,451,880	6,698,869	2,034,455	462,091	1,199,309
	Aug., 1855, & Mar., 1856.	24	11,508,717	16,758,403	1,671,234	4,853,503	135,298	1,285,624	846,675	513,697	1,955,966	10,092,809	2,525,256	1,334,098	623,918
Alabama .....	Jan., 1851	2	1,800,580	4,670,458	70,361	125,697	81,000	960,334	63,865	.....	1,998,820	3,568,235	1,474,963	196,911	660,732
	Jan., 1854	3	2,100,000	5,865,142	471,156	65,321	31,500	362,084	111,296	.....	1,125,954	3,171,487	1,671,448	663,164	.....
	Jan., 1855	4	2,296,400	4,397,298	768,650	53,588	.....	271,801	57,061	45,647	1,125,490	2,382,176	1,278,022	181,558	15,000
	Jan., 1856	4	2,297,800	5,117,427	713,026	80,648	.....	1,421,445	561,482	.....	1,274,944	3,467,242	2,837,556	481,289	10,000

Louisiana .....	Jan., 1851	25	12,370,390	19,309,108	2,255,169	2,042,149	2,225,896	1,200,000	5,716,001	5,059,229	8,464,389	1,384,232	.....
	Jan., 1854	19	17,359,261	29,320,582	842,000	2,163,055	2,416,520	.....	7,468,460	6,969,807	11,743,152	2,002,636	2,348,859
	Jan., 1855	19	20,179,107	27,142,907	4,187,180	3,317,422	1,985,373	3,154,437	6,570,568	6,586,601	11,688,296	1,154,538	2,232,973
	Dec., 1855	19	19,027,728	27,500,348	2,591,400	2,341,335	2,233,412	6,099,850	8,191,625	7,222,614	14,747,470	1,687,531	2,301,747
Mississippi .....	April, 1851	1	118,460	112,275	8,400	.....	302,641	.....	.....	161,390	4,500	142,390	.....
	Jan., 1854	1	240,165	362,585	9,970	4,742	84,049	13,309	5,669	234,745	33,393	.....	.....
	Jan., 1855	1	240,165	352,739	5,914	11,904	50,000	60,710	8,063	221,760	42,738	.....	.....
	Jan., 1856	1	240,165	488,411	4,894	12,613	.....	81,152	7,740	324,080	35,606	.....	.....
Tennessee .....	Jan., 1851	23	6,881,568	10,992,139	432,902	662,520	1,559,418	729,186	1,456,778	6,814,376	1,917,757	61,638	10,000
	Oct., 1853	28	6,599,872	11,846,879	538,042	516,980	67,322	1,443,721	451,396	1,983,790	2,200,922	108,470	477,425
	Jan., 1855	32	6,717,848	11,755,729	871,076	486,455	166,395	1,057,140	491,800	1,473,040	5,850,562	2,413,418	211,681
	Jan., 1856	45	8,593,693	14,880,609	1,466,455	541,711	143,696	2,617,686	859,956	16,037	2,231,418	8,518,545	3,740,101
Kentucky .....	Jan., 1851	26	7,536,927	12,536,305	694,962	419,070	440,127	2,451,155	550,879	2,794,351	7,643,075	2,322,657	1,256,589
	Jan., 1854	35	10,869,665	21,398,396	802,124	416,192	307,368	3,284,405	1,115,780	543,978	4,596,249	13,573,510	3,102,159
	Jan., 1855	34	10,369,717	17,307,567	743,033	416,920	216,505	3,319,718	686,370	4,152,988	8,628,946	3,011,719	2,577,824
	Jan., 1856	33	10,454,572	21,132,519	678,389	488,504	535,730	3,731,463	965,878	4,611,766	12,634,533	3,608,757	2,555,953
Missouri .....	Jan., 1851	6	1,209,131	3,533,463	123,928	273,317	66,028	37,510	1,198,263	2,522,500	1,098,981	76,280	.....
	Jan., 1854	6	1,215,405	3,958,055	116,151	121,372	152,781	282,590	937,835	2,487,580	1,313,744	228,945	.....
	Nov., 1854	6	1,215,398	3,441,643	111,185	.....	49,960	.....	975,491	1,460,650	1,247,651	228,776	.....
	Dec., 1855	6	1,215,405	4,393,029	104,622	.....	28,331	33,870	1,355,050	2,805,660	1,331,126	172,425	.....
Illinois .....	Jan., 1851	.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	.....
	April, 1853	23	1,702,456	586,404	1,780,617	13,202	880,541	233,576	419,531	1,351,788	522,476	315,441	14,116
	April, 1854	29	2,513,790	316,841	2,671,903	31,158	1,368,203	385,339	63,892	565,152	2,283,526	1,286,102	294,034
	Jan., 1856	36	3,840,946	337,675	3,777,676	79,940	1,108,148	2,354,571	517,066	37,165	759,474	1,267,234	241,903
Indiana .....	Nov., 1850	14	2,082,950	4,395,099	364,233	108,485	845,062	224,842	1,197,880	3,422,445	630,325	112,175	.....
	Dec., 1853	44	5,554,552	7,247,366	3,257,064	289,673	127,238	1,985,114	715,305	128,860	1,820,760	1,764,747	445,359
	July & Oct., 1854	59	7,281,934	9,305,651	6,148,837	249,298	.....	3,087,827	911,000	173,573	1,894,357	8,165,856	2,289,605
	Oct., 1855 & Jan., 1856	46	4,045,325	6,996,992	1,765,070	231,929	132,946	1,274,992	598,262	369,600	1,599,014	1,957,097	803,849
Ohio .....	Nov., 1850	57	8,718,366	17,059,593	2,200,891	451,593	460,692	3,373,272	1,195,655	93,460	2,750,537	11,059,700	5,310,555
	Feb., 1854	68	8,013,154	17,380,255	2,808,337	332,909	748,401	3,534,970	1,438,342	171,855	2,319,064	9,839,008	7,693,610
	Aug., 1854	64	7,382,590	14,649,297	2,537,678	236,789	746,770	3,423,257	1,110,439	136,359	1,849,260	8,163,687	6,287,059
	Nov., 1854	66	7,166,581	13,578,339	2,466,247	298,222	1,006,525	2,751,312	905,555	158,310	1,690,105	8,074,132	5,450,566
Michigan .....	Feb., 1856	65	6,491,421	14,921,998	2,476,751	350,708	1,195,407	3,117,178	1,632,969	106,559	2,086,809	9,080,589	7,101,325
	Jan., 1851	6	764,022	1,319,305	420,521	221,626	65,083	404,691	109,096	195	125,722	897,364	416,147
	Jan., 1854	7	1,084,718	2,199,093	637,725	144,998	95,170	742,843	108,941	4,282	357,672	1,270,989	1,078,606
	Jan., 1855	6	1,900,416	555,431	146,035	15,345	392,550	118,784	6,162	143,123	500,942	1,170,974	82,496
Wisconsin .....	Dec., 1855	4	730,438	1,988,087	517,945	124,486	21,347	402,520	97,265	6,433	152,080	573,840	1,366,958
	Jan., 1851	.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
	Jan., 1854	10	600,000	1,163,066	578,721	8,461	.....	325,946	151,154	182,482	485,121	654,423	.....
	July, 1854	19	1,250,000	1,897,555	974,308	300	283	268,308	283,634	95,459	240,909	786,216	1,211,111
Jan., 1855	23	1,400,000	1,861,043	1,044,021	24,320	8,791	306,982	341,174	103,184	334,383	740,764	1,482,053	.....
	Jan., 1856	32	1,870,000	3,906,079	1,200,083	94,261	1,501	363,161	603,848	57,218	531,713	1,060,165	2,806,341

BB.

*Comparative view of the condition of the banks in different sections of the Union in 1853-'54, 1854-'55, and 1855-'56.*

Sections.	Banks and branches.			Capital paid in.			Loans and discounts.		
	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.
Eastern States .....	397	440	492	\$84,556,433	\$101,804,621	\$110,415,090	\$149,143,789	\$173,513,958	\$177,411,938
Middle States .....	451	464	486	114,834,179	120,758,047	125,994,239	233,712,982	241,671,978	279,232,487
Southern States .....	116	124	129	46,646,211	49,255,264	48,657,450	73,213,195	69,598,123	75,875,681
Southwestern States .....	92	96	108	38,384,368	41,016,635	41,829,363	72,751,629	64,397,883	73,512,343
Western States .....	152	183	183	16,954,880	19,342,721	16,978,130	28,576,184	26,962,816	28,150,831
	1,208	1,307	1,398	301,376,071	332,177,288	343,874,272	557,397,779	576,144,758	634,183,280

*Comparative view of the condition of the banks in different sections of the Union—Continued.*

Sections.	Stocks.			Real estate.			Other investments.			Due by other banks.		
	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.
Eastern States .....	\$883,501	\$1,560,379	\$1,674,165	\$2,015,838	\$2,136,037	\$2,273,850	\$757,883	\$685,083	\$792,750	\$13,032,448	\$14,826,567	\$13,842,046
Middle States .....	24,458,149	24,451,870	24,753,765	6,993,606	7,037,778	7,707,859	1,056,988	2,150,163	1,452,309	19,370,777	21,018,905	21,989,653
Southern States .....	7,292,894	7,252,541	7,925,596	9,490,007	9,751,479	6,433,401	2,108,791	1,082,257	1,205,630	7,899,880	4,562,214	5,315,677
Southwestern States .....	2,653,322	6,575,853	5,454,164	3,078,778	4,399,474	3,569,433	2,695,359	2,418,273	2,912,838	7,743,566	7,913,766	13,979,927
Western States .....	9,062,464	12,886,439	9,677,525	789,243	749,033	881,324	970,809	2,398,864	2,458,989	7,409,414	7,417,283	7,512,422
	44,350,330	52,727,082	49,485,215	22,367,472	24,073,801	20,865,867	7,589,830	8,734,540	8,822,516	55,516,085	55,738,735	62,639,725



BB.—Comparative view of the condition of the banks in different sections of the Union—Continued.

Sections.	Notes of other banks.			Specie funds.			Specie.		
	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.
Eastern States.....	\$7,336,184	\$7,456,556	\$6,807,215	\$202,204	\$240,992	\$314,065	\$6,570,360	\$6,746,711	\$6,796,314
Middle States.....	7,536,523	9,459,951	9,444,234	23,860,024	20,745,011	18,490,937	22,845,551	21,509,993	22,009,791
Southern States.....	3,164,870	2,610,478	2,649,264	521,024	330,758	539,696	8,776,876	6,755,082	7,696,291
Southwestern States.....	1,974,371	1,240,681	2,428,926	670,868	113,856	16,037	16,117,957	14,305,640	17,672,577
Western States.....	2,647,318	2,661,852	3,449,410	325,133	505,121	576,975	5,099,509	4,627,120	5,139,090
	22,659,066	23,429,518	24,779,049	25,579,253	21,935,738	19,937,710	59,410,253	53,944,546	59,314,063

Comparative view of the condition of the banks in different sections of the Union—Continued.

Sections.	Circulation.			Deposites.			Due to other banks.			Other liabilities.		
	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.	1853-'54.	1854-'55.	1855-'56.
Eastern States.....	\$49,396,107	\$53,816,469	\$47,762,301	\$24,898,038	\$29,900,989	\$31,596,935	\$10,546,638	\$9,173,754	\$8,209,891	\$1,765,563	\$1,957,913	\$1,440,876
Middle States.....	61,116,263	57,298,622	58,998,468	116,917,925	117,465,664	127,410,259	27,811,364	27,135,476	33,667,304	5,956,919	8,339,986	4,658,402
Southern States.....	40,854,139	30,941,217	35,362,506	14,597,101	11,651,545	12,898,897	3,422,466	2,587,917	3,333,224	1,305,636	1,321,698	717,762
Southwestern States.....	32,258,965	25,130,695	34,972,674	20,064,818	19,702,844	26,300,616	5,832,246	4,410,377	5,364,268	2,897,101	2,630,079	3,508,657
Western States.....	20,063,733	19,765,220	18,652,001	11,710,862	11,679,300	14,498,955	2,709,468	1,849,173	2,145,269	1,514,067	1,349,947	1,902,170
	204,639,207	186,952,223	195,747,950	188,188,744	190,400,342	212,705,662	50,322,162	45,156,697	52,719,956	13,439,276	15,599,623	12,227,867

Eastern States.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut.

Middle States.—New York, New Jersey, Pennsylvania, Delaware, Maryland.

Southern States.—Virginia, North Carolina, South Carolina, Georgia.

Southwestern States.—Alabama, Louisiana, Mississippi, Tennessee, Kentucky, Missouri.

Western States.—Illinois, Indiana, Ohio, Michigan, Wisconsin.

In the State of Texas there is one bank (at Galveston,) doing, as is understood, a limited business. It has not sent any statement of its condition to the Treasury Department.

There are no incorporated banks in the States of California, Florida, Arkansas, or Iowa, or in the Territories of Washington, Oregon, New Mexico, Minnesota, Utah, or Kansas. In Nebraska, the Legislative Assembly recently "passed," the Governor of that Territory says, "some five charters, conferring on private companies the privilege of banking under certain restrictions." None of these companies have yet organized themselves as banking institutions.

CC.—*A general statement of the condition of the banks*

Sates.	Number of banks.	Number of branches.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.
Maine.....	75	.....	Dec. —, 1855	\$7,899,793	\$13,066,956	.....	\$113,789
New Hampshire.....	46	.....	Dec. —, 1855	4,449,300	8,037,427	.....	56,519
Vermont.....	42	.....	July & August, 1855.....	3,603,460	6,710,928	\$151,875	123,237
Massachusetts.....	169	.....	Aug. 25, 1855	58,632,350	99,506,711	.....	1,261,601
Rhode Island.....	92	.....	Sept. 8, 1855	18,682,802	26,385,458	131,072	323,092
Connecticut.....	67	1	April 1, 1855	17,147,385	23,704,458	1,391,218	375,612
New York.....	338	.....	Sept. 29, 1855	85,589,590	192,161,111	20,590,150	5,857,537
New Jersey.....	35	.....	Jan. 1, 1856	5,682,262	10,999,919	760,697	265,228
Pennsylvania.....	71	.....	Nov. —, 1855	22,026,596	52,549,199	2,714,232	1,128,674
Delaware.....	8	3	Jan. —, 1856	1,493,185	2,906,253	44,086	137,524
Maryland.....	31	.....	Jan. —, 1856	11,202,606	20,616,005	644,600	318,896
Virginia.....	19	38	Jan. 1, 1856	13,600,188	25,319,948	2,647,366	807,981
North Carolina.....	12	16	Nov. and Dec., 1855.....	6,031,945	11,558,430	123,985	171,037
South Carolina.....	18	2	Sept. 30, 1855	17,516,600	22,238,900	3,483,011	600,880
Georgia.....	18	6	Aug., 1855, and Mar., 1856....	11,508,717	16,758,403	1,671,234	4,853,503
Alabama.....	4	.....	Jan. —, 1856	2,297,800	5,117,427	713,026	80,648
Louisiana.....	9	10	Dec. 29, 1855	19,027,728	27,500,348	2,591,400	2,341,335
Mississippi.....	1	.....	Jan. 5, 1856	240,165	488,411	4,894	12,613
Tennessee.....	22	23	Jan. —, 1856	8,593,693	14,880,609	1,466,455	541,711
Kentucky.....	7	26	Jan. —, 1856	10,454,572	21,132,519	678,389	488,504
Missouri.....	1	5	Dec. 31, 1855	1,215,405	4,393,029	.....	104,622
Illinois.....	36	.....	Jan. 7, 1856	3,840,946	337,675	3,777,676	79,940
Indiana.....	33	13	Oct., 1855, and Jan., 1856....	4,045,325	6,996,992	1,705,070	231,929
Ohio.....	65	.....	Feb. —, 1856	6,491,421	14,921,998	2,476,751	350,708
Michigan.....	4	.....	Dec. 24 and 26, 1855.....	730,438	1,988,087	517,945	124,486
Wisconsin.....	32	.....	Jan. 7, 1856	1,870,000	3,906,079	1,200,083	94,261
Total.....	1,255	143	.....	343,874,272	634,183,280	49,485,215	20,865,867

The above table is believed to embrace all the banks in operation in the different States at the dates annexed except the Trans-Alleghany Bank, in the State of Virginia, which seems to be still in existence, and which returned a capital in 1854 of \$400,000; the bank at Galveston, Texas, yet in operation, with a capital of \$100,000; and some eight or ten banks in Georgia and Tennessee, from which no returns could be obtained.

In the bank report for last year the Central Railroad and Banking Company, Georgia, appears as owner of \$3,524,427 of real estate. No return has been received from that bank for the year 1855, which will account for the apparent reduction of the real estate in the table. That bank returned also a capital of \$3,500,000.

according to returns dated nearest to January 1, 1856.

Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
.....	\$1,396,430	\$464,561	.....	\$753,085	\$5,077,248	\$2,011,028	\$118,975	\$104,173
.....	769,963	241,383	.....	236,411	3,589,482	958,474	.....	.....
\$49,428	1,150,362	54,556	\$32,845	201,548	3,704,341	801,039	4,788	7,647
.....	7,010,323	4,547,710	.....	4,409,402	23,116,024	21,478,717	5,947,835	494,542
70,285	1,242,362	1,157,251	.....	385,767	5,404,104	2,914,596	1,192,449	351,539
673,037	2,272,606	341,754	.....	810,101	6,871,102	3,433,081	945,844	482,975
.....	12,666,517	2,958,038	18,096,545	10,910,330	31,340,003	88,852,395	26,045,439	3,615,502
71,587	1,639,249	502,949	.....	782,659	4,285,079	3,994,541	616,321	.....
678,018	5,647,642	4,460,673	155,376	6,738,650	16,883,199	25,340,814	4,955,485	96,792
3,814	387,079	39,830	156,055	180,051	1,192,204	852,164	125,303	8,000
698,890	1,649,166	1,482,744	82,961	3,398,101	5,297,983	8,370,345	1,924,756	938,108
114,433	2,186,725	999,764	25,999	3,151,109	13,014,926	6,204,340	663,995	36,602
4,067	785,852	378,690	.....	1,360,995	5,750,092	1,101,113	234,832	10,710
951,832	1,057,476	424,135	.....	1,228,221	6,504,679	3,068,188	1,100,299	46,532
135,298	1,285,624	846,675	513,697	1,955,966	10,092,809	2,525,256	1,334,098	623,918
.....	1,421,445	561,482	.....	1,274,944	3,467,242	2,837,556	481,289	10,000
2,233,412	6,099,850	.....	.....	8,191,625	7,222,614	14,747,470	1,687,531	2,301,747
.....	81,152	7,740	.....	7,774	324,080	35,606	.....	.....
.....	2,617,686	859,956	16,037	2,231,418	8,518,545	3,740,101	467,070	.....
143,696	3,731,463	965,878	.....	4,611,766	12,634,533	3,608,757	2,555,953	664,910
535,730	28,331	33,870	.....	1,355,050	2,895,660	1,331,126	172,425	532,000
1,108,148	2,354,571	517,066	37,165	759,474	3,420,985	1,267,234	.....	241,903
132,946	1,274,992	598,262	369,600	1,599,014	4,516,422	1,957,097	379,804	161,975
1,195,047	3,117,178	1,632,969	106,559	2,096,809	9,080,589	7,101,325	1,712,040	296,202
21,347	402,520	97,265	6,433	152,080	573,840	1,366,958	53,425	128,216
1,501	363,161	603,848	57,218	531,713	1,060,165	2,806,341	.....	1,073,874
8,822,516	62,639,725	24,779,049	19,937,710	59,314,063	195,747,950	212,705,662	52,719,956	13,227,867

Since the bank returns were received from New Hampshire two new chartered banks have gone into operation in that State—the Pennichuck Bank at Nashua, with a capital of \$100,000, and the Sonhegan Bank at Milford, with a capital of \$100,000.

Since the bank returns of the banks in New York included in this report, and dated September, 1855, were received, some twenty new banks have been organized in that State. New banks have been organized in other States also during the present year, but nothing is known at the Treasury Department with respect to their amount of capital or their condition.

DD.

*Comparative view of the condition of the banks of the United States, according to returns nearest to January 1, 1837, 1843, 1851, 1854, 1855, and 1856.*

	1837.	1843.	1851.	1854.	1855.	1856.
Number of banks .....	634	577	731	1,059	1,163	1,255
Number of branches .....	154	114	148	149	144	143
Number of banks and branches.....	788	691	879	1,208	1,307	1,398
Capital paid in.....	\$290,772,091	\$228,861,948	\$227,807,553	\$301,376,071	\$332,177,288	\$343,874,272
Resources:						
Loans and discounts.....	525,115,702	254,544,937	413,756,799	557,397,779	576,144,758	634,183,280
Stocks .....	12,407,112	28,380,050	22,388,989	44,350,330	52,727,082	49,485,215
Real estate .....	19,064,451	22,826,807	20,219,724	22,367,472	24,073,801	20,865,867
Other investments .....	10,423,630	13,343,599	8,935,972	7,589,830	8,734,540	8,822,516
Due by other banks.....	59,663,910	20,666,264	50,718,015	55,516,085	55,738,735	62,639,725
Notes of other banks.....	36,533,527	13,306,617	17,196,083	22,659,066	23,429,518	24,779,049
Specie funds.....	5,366,500	6,578,375	15,341,196	25,579,253	21,935,738	19,937,710
Specie .....	37,915,340	33,515,806	48,671,048	59,410,253	53,944,546	59,314,063
Liabilities:						
Circulation.....	149,185,890	58,563,608	155,165,251	204,689,207	186,952,223	195,747,950
Deposites.....	127,397,185	56,168,628	128,957,712	188,188,744	190,400,342	212,705,662
Due to other banks.....	62,421,118	21,456,523	46,416,928	50,322,162	45,156,697	52,719,956
Other liabilities.....	36,560,289	7,357,033	6,438,327	13,439,276	15,599,623	12,227,867
Aggregate of immediate liabilities, <i>i. e.</i> , of circulation, deposits, and dues to other banks.....	339,004,193	136,188,754	350,539,891	443,200,113	422,509,262	461,173,568
Aggregate of immediate means, <i>i. e.</i> , of specie, specie funds, notes of other banks, and sums due from other banks.....	139,479,277	74,067,062	131,926,342	163,164,657	155,048,537	166,670,547
Gold and silver in United States treasury depositories.....			11,164,727	25,136,252	27,188,889	22,706,431
Old specie in banks and treasury depositories .....			59,835,775	84,546,505	81,133,435	82,020,494

NOTES.—In January, 1837, the inflation of paper credits, consequent on the deposit bank system and other causes, had nearly reached its height. The revulsion that followed was most severely felt in the latter part of 1842 and the beginning of 1843.

In 1848 the first deposits of California gold were made at the United States mint.

EE.—*Statement of the amount of capital employed by bankers banking without charters, and by money and exchange brokers, in the different States.*

State.	Place.	Date.	Amount of capital.
Massachusetts-----	Boston-----	Jan. 9, 1856	\$20,000,000
	Worcester-----	Dec. 12, 1856	50,000
	Northampton-----	Dec. 10, 1856	6,000
	Bridgewater-----	Feb. 14, 1856	10,000
			20,066,000
Connecticut-----	Norwich-----	Dec. 12, 1855	25,000
New York-----	New York-----	Jan. 9, 1856	41,500,000
	Niagara Falls-----	Dec. 18, 1855	20,000
	Cape Vincent-----	Dec. 11, 1855	20,000
	Rochester-----	Dec. 11, 1855	305,000
	Oswego-----	Dec. 8, 1855	158,000
	Dansville-----	Dec. 13, 1855	100,000
	Palmyra-----	Dec. 13, 1855	100,000
	Plattsburg-----	Dec. 13, 1855	25,000
	Dunkirk-----	Dec. 13, 1855	21,000
	Clinton-----	Feb. 15, 1856	10,000
	Corning-----	Feb. 21, 1856	65,000
	Canandaigua-----	Dec. 10, 1855	40,000
	Buffalo-----	Mar. 24, 1856	700,000
			43,064,000
New Jersey-----	Newark-----	Dec. 15, 1855	45,000
	Bordentown-----	Feb. 12, 1856	5,000
			50,000
Pennsylvania-----	Philadelphia-----	Mar. 11, 1856	25,000,000
	Uniontown-----	Dec. 18, 1855	10,000
	Pottsville-----	Dec. 13, 1855	400,000
	Allegheny-----	Dec. 14, 1855	50,000
	Carlisle-----	Dec. 14, 1855	50,000
	Wilksbarre-----	Dec. 14, 1855	115,000
	Pittsburg-----	Dec. 12, 1855	4,800,000
	Meadville-----	Dec. 13, 1855	75,000
	West Chester-----	Jan. 25, 1856	100,000
	Hollidaysburg-----	Feb. 15, 1856	105,000
	Lewistown-----	Feb. 12, 1856	70,000
	Mauch Chunk-----	Feb. 9, 1856	50,000
	Washington-----	Feb. 8, 1856	35,000
	Tamaqua-----	Feb. 11, 1856	10,000
	Erie-----	Mar. 10, 1856	470,000
			31,340,000
Delaware-----	Wilmington-----	Dec. 24, 1855	3,000

## EE—Continued.

State.	Place.	Date.	Amount of capital.
Maryland -----	Annapolis -----	Dec. 8, 1855	\$25,000
	Baltimore -----	Dec. 13, 1855	5,600,000
	Frederick -----	Dec. 9, 1855	40,000
			5,665,000
Virginia -----	Petersburg -----	Dec. 24, 1855	55,000
	Alexandria -----	Dec. 8, 1855	340,000
	Fredericksburg -----	Dec. 12, 1855	21,000
	Norfolk -----	Dec. 11, 1855	90,000
	Richmond -----	Dec. 17, 1855	200,000
	Portsmouth -----	Dec. 9, 1855	20,000
	Lynchburg -----	Dec. 25, 1855	100,000
			826,000
South Carolina -----	Charleston -----	Dec. 13, 1855	100,000
Georgia -----	Atlanta -----	Dec. 27, 1855	25,000
	Macon -----	Dec. 31, 1855	30,000
			55,000
Alabama -----	Mobile -----	Dec. 20, 1855	195,000
	Montgomery -----	Dec. 17, 1855	510,000
	Talladega -----	Dec. 31, 1855	25,000
	Huntsville -----	Feb. 18, 1856	250,000
			980,000
Florida -----	Apalachicola -----	Dec. 24, 1855	250,000
Louisiana -----	New Orleans -----	Jan. 16, 1856	1,125,000
	Shreveport -----	Dec. 26, 1855	40,000
			1,165,000
Texas -----	Austin -----	Dec. 23, 1855	25,000
Mississippi -----	Aberdeen -----	Dec. —, 1855	200,000
	Natchez -----	Dec. 17, 1855	200,000
	Yazoo City -----	Dec. 18, 1855	100,000
	Port Gibson -----	Dec. 21, 1855	100,000
	Vicksburg -----	Feb. 19, 1856	380,000
	Lexington -----	Feb. —, 1856	30,000
			1,010,000
Arkansas -----	Little Rock -----	Jan. 10, 1856	30,000



## EE—Continued.

State.	Place.	Date.	Amount of capital.
Tennessee -----	Winchester -----	Dec. 14, 1855	\$20,000
Kentucky -----	Bowling Green -----	Dec. 17, 1855	16,000
	Lexington -----	Dec. 14, 1855	355,000
	Louisville -----	Dec. —, 1855	280,500
	Maysville -----	Dec. 24, 1855	60,000
	Paducah -----	Dec. 28, 1855	100,000
			811,500
Missouri -----	Hannibal -----	Dec. 19, 1855	35,000
	Palmyra -----	Dec. 12, 1855	100,000
	St. Louis -----	Dec. 27, 1855	250,000
	Boonville -----	Feb. 12, 1856	500,000
	Glasgow -----	Feb. 21, 1856	25,000
			910,000
Illinois -----	Galena -----	Dec. 22, 1855	550,000
	Peoria -----	Dec. 18, 1855	550,000
	Elgin -----	Dec. 22, 1855	10,000
	Aurora -----	Dec. 20, 1855	50,000
	La Salle -----	Dec. 20, 1855	20,000
	Henry -----	Dec. 19, 1855	15,000
	Peru -----	Dec. 20, 1855	48,000
	Springfield -----	Dec. 19, 1855	300,000
	Chicago -----	Dec. 17, 1855	273,100
	Waukegan -----	Dec. 24, 1855	10,000
	Quincy -----	Dec. 22, 1855	130,000
	Decatur -----	Feb. —, 1856	45,000
	Ottawa -----	Feb. 15, 1856	200,000
	Bloomington -----	Feb. 11, 1856	50,000
	Freeport -----	Dec. 31, 1855	70,000
	Princeton -----	Feb. 22, 1856	10,000
	Belvidere -----	Jan. —, 1856	110,000
	Jacksonville -----	Mar. 7, 1856	5,000
			2,446,100
Indiana -----	Terre Haute -----	Dec. 22, 1855	120,000
	Lafayette -----	Dec. —, 1855	266,000
	New Albany -----	Dec. 13, 1855	20,000
	Evansville -----	Dec. 15, 1855	5,642
	Indianapolis -----	Dec. 14, 1855	150,000
	Shelbyville -----	Jan. 25, 1856	50,000
	Richmond -----	Feb. 21, 1856	125,000
	South Bend -----	Feb. —, 1856	10,000
			746,642
Ohio -----	Marietta -----	Dec. 21, 1855	35,000
	Bucyrus -----	Dec. 15, 1855	30,000
	Sandusky -----	Dec. 15, 1855	60,000

## EE—Continued.

State.	Place.	Date.	Amount of capital.
Ohio—continued .....	Portsmouth .....	Dec. 28, 1855	\$170,000
	Toledo .....	Dec. 17, 1855	240,000
	Circleville .....	Dec. 17, 1855	110,000
	Columbus .....	Dec. 19, 1855	265,000
	Xenia .....	Dec. 14, 1855	43,000
	Urbana .....	Dec. 14, 1855	50,000
	Akron .....	Dec. 15, 1855	50,000
	Springfield .....	Dec. —, 1855	86,000
	Zanesville .....	Dec. 21, 1855	100,000
	Dayton .....	Dec. 20, 1855	500,000
	Massillon .....	Dec. 20, 1855	10,000
	Warren .....	Dec. 19, 1855	10,000
	Cleveland .....	Dec. 27, 1855	251,000
	Tiffin .....	Dec. 29, 1855	28,500
	Mount Vernon .....	Jan. 5, 1856	70,000
	Ravenna .....	Dec. —, 1855	25,000
	Cincinnati .....	Feb. 14, 1856	2,225,000
	Chillicothe .....	Feb. 16, 1856	120,000
	Athens .....	Feb. 15, 1856	5,000
	Lebanon .....	Feb. 21, 1856	10,000
	Fremont .....	Feb. 14, 1856	80,000
	Salem .....	Feb. 14, 1856	20,000
	Ironton .....	Mar. —, 1856	30,000
	Lancaster .....	Dec. 26, 1855	95,000
			4,718,500
Michigan .....	Ypsilanti .....	Dec. 21, 1855	60,000
	Battle Creek .....	Dec. 15, 1855	150,000
	Pontiac .....	Dec. 17, 1855	1,000
	Lansing .....	Dec. 19, 1855	10,000
	Niles .....	Dec. —, 1855	50,000
	Kalamazoo .....	Feb. 19, 1856	86,131
	Grand Rapids .....	Feb. 21, 1856	20,000
	Detroit .....	Feb. 25, 1856	200,000
	Flint .....	Apr. 15, 1856	9,000
Wisconsin .....			586,131
	Whitewater .....	Dec. 20, 1855	50,000
	Milwaukee .....	Dec. 17, 1855	150,000
	Platteville .....	Feb. 8, 1856	10,000
	Appleton .....	Mar. —, 1856	100,000
Iowa .....			310,000
	Keokuk .....	Dec. 15, 1855	95,000
	Burlington .....	Dec. 13, 1855	90,000
	Fort Madison .....	Dec. 24, 1855	35,000
	Davenport .....	Dec. 20, 1855	250,000
	Muscatine .....	Feb. 20, 1856	190,000
	Des Moines .....	Mar. 15, 1856	113,000
			773,000

## EE—Continued.

State.	Place.	Date.	Amount of capital.
California -----	Stockton -----	Feb. —, 1856	\$50,000
	Sacramento City -----	Feb. —, 1856	290,000
	Shasta -----	Feb. 7, 1856	100,000
	Rough and Ready -----	Mar. 17, 1856	30,000
	San Francisco -----	Mar. 19, 1856	1,200,000
			1,670,000
	Downieville -----	Apr. 2, 1856	165,000
	Marysville -----	Apr. 1, 1856	470,000
			2,305,000
District of Columbia -----	Georgetown -----	Dec. 11, 1855	389,580
	Washington -----	Mar. and Apr. 1856.	905,258
			1,294,838
Minnesota Territory -----	St. Anthony -----	Mar. —, 1856	25,000
Total -----			118,036,080

FF.—Table showing the population of the different States and Territories, and the value of the real and personal estate therein; it having been prepared in part from official enumerations and valuations, and in part upon estimates.

States.	Population.	Value of property.
Alabama .....	835, 192	\$279, 233, 027
Arkansas .....	253, 117	64, 240, 726
California .....	335, 000	165, 000, 000
Connecticut .....	401, 292	203, 759, 831
Delaware .....	97, 295	30, 466, 924
Florida .....	110, 725	49, 461, 461
Georgia .....	935, 090	500, 000, 000
Illinois .....	1, 242, 917	333, 237, 474
Indiana .....	1, 149, 606	301, 858, 474
Iowa .....	325, 014	110, 000, 000
Kentucky .....	1, 086, 587	411, 000, 198
Louisiana .....	600, 387	270, 425, 000
Maine .....	623, 862	131, 128, 186
Maryland .....	639, 580	261, 243, 660
Massachusetts .....	1, 133, 123	597, 936, 995
Michigan .....	509, 374	116, 593, 580
Mississippi .....	671, 649	251, 525, 000
Missouri .....	831, 215	223, 948, 731
New Hampshire .....	324, 701	103, 804, 326
New Jersey .....	569, 499	179, 750, 000
New York .....	3, 470, 059	1, 364, 154, 625
North Carolina .....	921, 852	239, 603, 372
Ohio .....	2, 215, 750	860, 877, 354
Pennsylvania .....	2, 542, 960	1, 031, 731, 304
Rhode Island .....	166, 927	91, 699, 850
South Carolina .....	705, 661	303, 434, 240
Tennessee .....	1, 092, 470	321, 776, 810
Texas .....	500, 000	240, 000, 000
Vermont .....	325, 206	91, 165, 680
Virginia .....	1, 512, 593	530, 994, 897
Wisconsin .....	552, 109	87, 500, 000
District of Columbia .....	59, 000	25, 568, 703
TERRITORIES.		
Minnesota .....	65, 000	20, 000, 000
New Mexico .....	63, 500	7, 250, 000
Oregon .....	36, 000	7, 775, 000
Washington .....	5, 500	1, 650, 000
Utah .....	39, 000	4, 250, 000
Kansas .....	11, 000	2, 350, 000
Nebraska .....	4, 500	1, 235, 644
	26, 964, 312	9, 817, 611, 072
This sum to be added for property not valued, for under-valuations, and for the rise in the value of property since 1850 .....		\$1, 500, 000, 000
Total .....		11, 317, 611, 072

## NOTES TO TABLE FF.

In the construction of this table, when the enumerations and valuations are not given from official State returns, it has been assumed that the population and property of the country have increased in the same ratio since the general census of 1850, in which they increased during the decennial period from 1840 to 1850. The increase has, without doubt, been proportionally greater.

In some States, the latest official valuations have been given. These are of various dates, and are, it is believed, much too low. The valuation for Massachusetts is for the year 1850; for Maryland and Michigan, for 1853; for Connecticut, New York, and Missouri, for 1854; and for other States, for 1855.

With respect to some of the States, the official valuation is so very low, that it has been deemed necessary to add to it considerably in order to represent fairly the true value of the property in those States. Thus, to Pennsylvania \$500,000,000 have been added; to Virginia, Tennessee, and Missouri, \$100,000,000 each.

Texas and California are exceptional cases, and their population and wealth have been estimated upon such data as could be obtained. The comptroller of Texas is the authority for that State.

The governor of Georgia says, in a letter to the Secretary of the Treasury, dated the 18th of April, 1856, that in that State "the total amount of the taxable property of all kinds is about \$500,000,000."

The governor of Minnesota says, in a letter dated January 29, 1856, that the returns he transmits of the value of the property in that Territory "are but approximations," the returns not being complete.

The official valuation of the property in the Territory of Nebraska, for the year 1855, was so small—only \$617,822—that it was thought proper to double it in the table, and it is still too low probably.

The auditor of State of the State of Indiana says, in his annual report, (November 24, 1855,) "A new valuation of the real estate would probably make the total taxables \$380,000,000."

The Territories of Kansas, Nebraska, and Washington, do not appear at all in the census of 1850, except as component parts of other States or Territories, and, with respect to them, the estimated numbers and values may be very inaccurate, as they may be indeed with respect to the other Territories, and some of the new States.

The State valuations of property are for assessment purposes, and are not only low, but the taxable property only has been valued; and in all the States there are many kinds of property—some of it valuable—that are not taxed.

Supposing the whole population of the United States to be 27,000,000, then, taking the State of Maine as a criterion with respect to the value of property, the amount for all the States and Territories will be, in round numbers, about \$5,760,000,000.

Taking the State of New York as a criterion, the amount will be, in round numbers, about \$10,611,000,000.

Taking the State of Kentucky, then it will be about \$10,006,000.

Taking the State of Illinois, it will be about \$7,290,000,000.

Taking the State of Arkansas, it will be about \$6,750,000,000.

Taking the State of Georgia, it will be about \$14,430,000,000.

Taking the two extremes, the maximum and the minimum, Georgia and Maine united, it will be about \$10,000,000,000.

Taking Ohio and Kentucky, which will make perhaps a very fair mean, the amount will be \$10,268,000,000.

Taking these seven States as a criterion, the amount will be about \$9,233,000,000. This is too low, however, for the official valuation is too low in them all, unless it be Georgia.

The \$1,500,000,000 added for under-valuations for property not valued, and for the increase in value since 1850, is not an excessive allowance.

In the calculations, inconsiderable fractions of numbers and values have not been regarded.



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